

Credit Guide

Leases and Consumer Loans

Credit Guide & Credit Quote

Welcome to Centreline Finance

About us

Established in 2013, Centreline finance is a family owned and operated company driven by first class customer service. We are constantly striving to be number one in customer satisfaction. Our consultants are available 7 days a week to answer all your queries.

Our Contact Details

TSVJ Enterprises trading as 'Centreline finance'
ABN: 12 610 047 642
ACN: 610 047 642
Australian Credit Licence Number: 484055
Address: 202A Manning road, Wilson WA 6107
Phone: 08 6252 0918
Email: info@loansonthego.com.au
Website: www.centrelinefinance.com.au

Our job is to provide you with Credit Assistance.

We work together with you to assess your requirements and objections for the type of finance you require. In doing so we determine which credit contracts from our range of credit providers are not un-suitable for you.

We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you.

WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when:

- we assist you to apply for a particular lease or consumer loan;
- we suggest you apply for a particular lease or consumer loan (or suggest you apply for an increase to an existing lease or consumer loan); or
- we suggest you remain in your current lease or consumer loan.

THE ASSESSMENT WE NEED TO DO BEFORE GIVING YOU CREDIT ASSISTANCE

Before we provide credit assistance to you, we assess whether the particular loan or lease is not unsuitable for you. To do this, we need to make reasonable inquiries and verify that:

- the lease or consumer loan or increase will meet your requirements and objectives; and
- you can meet the proposed repayments.

We may also request documentation in order to verify the information contained in the preliminary assessment such as payslips, letter of employment and bank statements.

We won't be able to give you credit assistance if our assessment shows that:

- you won't be able to meet the proposed repayments without substantial hardship; or
- the lease or consumer loan won't meet your requirements or objectives.

GETTING A COPY OF OUR ASSESSMENT

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with a credit assistance quote. To request a copy please contact us. We will provide you with a copy:

- within 7 business days after the day we receive your request – provided you make the request within 2 years of the date of our credit assistance quote; or
- otherwise, within 21 business days after the day we receive your request.

Panel of lenders

We source credit products from a limited number of banks, lenders and other credit providers. At present, we can write loans with the following banks, lenders and other credit providers:

- ☐ Pepper money
- ☐ Liberty Financial

- ☒ Latitude finance
- ☒ Macquarie Leasing
- ☒ ANZ
- ☒ St George

Fees and charges

The actual fee depends on the extent of work we need to undertake on your behalf but will not exceed \$799.00 (including GST). The actual amount will be confirmed in the Credit Proposal we present to you prior to your acceptance of the credit we have obtained. This fee will be payable at the time the funds are released by the credit provider and is usually included in your loan. No fee is charged if you do not accept the Credit Proposal.

Commissions

These are not payable by you. When we provide you with credit assistance, we may receive commissions from the credit providers involved. We may receive commissions when we provide credit assistance to you in the form of upfront commission, trail commission and/or additional commission depending on the total volume of business we place with the credit provider. Upfront Commissions can vary from 0% to 8%* of the amount financed in the loan contract.

*The percentage is determined by the credit provider is subject to review and change. We can provide, on request, a reasonable estimate of the commission, fees and benefits and how they are calculated.

Commissions payable by us

We may pay a referral fee to people or organisations that refer clients to us who receive credit assistance from Centreline finance. All amounts paid to the referrer are from our share of the commission and benefits. You won't pay any additional amount if we pay a referral fee. A referral fee is only paid to the referrer by Centreline finance on settlement of a loan.

DISPUTES OR COMPLAINTS

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT?

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINTS PROCESS?

If we have a complaint, we request you follow these steps:

1. In the first instance, please contact your credit assistance provider.
2. If your complaint has not been resolved to your satisfaction within 5 business days, please contact our Complaints Area as detailed below:

Telephone: 08 6252 0918

Email: info@loansonthego.com.au

**Mail: 202A Manning road,
Wilson WA 6107**

3. We may ask for additional information and request you to put your complaint in writing to ensure your issue is properly investigated.
4. In cases where your complaint will take longer to resolve, we will update your progressively.

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contract the relevant third party. They will deal with your complaint under their complaints resolution process.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

KEEPING YOU INFORMED

Our Complaints Area will acknowledge receipt of your complaint within five business days. If unable to resolve the complaint/dispute to your satisfaction within five business days, they will write to you advising the procedures we will follow in investigating and handling your complaint.

Within 45 calendar days from the date you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you more time is needed to complete the investigation.

STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter – free of charge – to the relevant External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress,

they may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is the Credit and Investments Ombudsman Limited, which can be contacted via:

- Telephone: 02 9273 8455
- Email: info@cio.org.au
- Website: www.cio.org.au
- Mail: PO Box A252, Sydney South NSW 1235
- Fax: 02 9273 8440