



Regent Finance

Regent Finance (Aust) Pty Ltd Credit Guide

This document provides information about the loans [and leases] provided by us.

We are licensed to provide loans and leases under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

We would expect that your experience in dealing with us would always be to your satisfaction; However, if you have a grievance or a complaint, we have a Dispute Resolution Process in place.

Key information

Our full name	Regent Finance (Aust) Pty Ltd . A.C.N. 006 870 293
Address	157 Plenty Road Preston 3072
Phone and e-mail	03 94802000 info@regentfinance.com.au
Australian Credit Licence Number	389757
Internal Complaints Officer contact details	Reg Seit – Director Tel: 03 94802000 Email: reg.seit@regentfinance.com.au 157 Plenty Rd Preston Vic 3072
External Dispute Resolution Scheme contact details	Australian Financial Complaints Authority Limited Phone 1800 931 678 - www.afca.org.au

Services we provide

We will help you to choose a loan or lease which is suitable for your purposes.

We distribute a range of finance marketed by a large range of banks and non bank lending institutions which we believe is extensive and amongst the best available.

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan, lease, or principal increase to a loan we arrange for you is not unsuitable for you. To decide this, we will need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the loan is made:

- you could not pay or only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

If you ask within 7 years of the date of the loan contract, lease contract, or principal increase, we must provide you with a copy of our credit assessment of your application. We are only required to give you a copy of the credit assessment if a loan or lease contract is entered or the credit limit is increased.

Fees payable by you

Depending on the complexity of loan we may charge a fee of up to \$990.00 which will normally be added to the amount borrowed with the financier's application fee, valuation fees, and other fees.

Commissions received by us

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commission is worked out.

We have a volume bonus arrangement in place with ANZ Bank, Macquarie Leasing Pty.Ltd, Pepper Asset Finance Pty Ltd and other lenders whom may pay us additional commission depending on the total volume of business we arrange with them.

Commissions payable by us

We source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

- telephoning 03 94802000
- e-mailing reg.seit@regentfinance.com.au
- writing to 157 Plenty Road Plenty 3072

or by speaking to any representative of our business who will refer you to the Complaints Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (**EDR**) Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request or see our website – www.regentfinance.com.au

Things you should know


We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

Our Credit Representatives

We have appointed a number of Credit Representatives to provide services. Details of the Credit Representatives you are dealing with are set out below.

Credit representative's full name	Reg Seit, Renato Sottile, Astase Pty Ltd Atft A Klashovski Trust, Nardella & Associates Pty Ltd Atft L&M Nardella Family Trust, Melbourne  Prestige Finance Pty Ltd Atft Korban Family Trust
Address	157 Plenty Rd Preston 3072
Phone and e-mail	03-94802000 info@regentfinance.com.au
Credit Representative Number	389757

External Dispute Resolution Scheme contact details	Australian Financial Complaints Authority Limited Phone 1800 931 678 www.afca.org.au
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The information specified above applies specifically to the credit representative. In addition:

- The credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the licensee. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.