



CREDIT GUIDE & QUOTE

This document provides information about:

- Who we are, the services we will provide and the fee we will charge for those services
- Our responsible lending obligations under the National Consumer Credit Protection Act 2009 (Cth) and the National Credit Code
- The fees and commissions that may be received by us for arranging your loan
- What to do if you have a complaint about our services

Who we are	
Rohanna Pty Ltd ACN 008 905 477 (as trustee for The Skippers Unit Trust) trading as Yes Loans ('our', 'we'). Australian Credit Licence Number: 392426.	
Address: 263 Albany Highway, Victoria Park WA 6100	Phone number: (08) 9472 3000
Our Finance Brokers (Representatives) are able to assist you in finding a credit provider and arranging a suitable loan to meet your requirements and objectives. This service is known as credit assistance. When providing such credit services we will be acting as your agent and not as the agent of any credit provider.	
Services	
Our credit assistance services in sourcing and arranging a suitable loan include:	
<ul style="list-style-type: none">• Obtaining further information from, including but not limited to, employers, accountants and credit reporting bodies;• Investigating suitable loans and providing you with the information about one or more loans that meet your objectives;• Assessing, verifying and documenting information, ensuring the chosen loan is not unsuitable for you;• Helping you complete the application, compiling the documents required by the credit provider and submitting the application to the credit provider;• Liaising with the credit provider during the approval process, providing any further information that may be required and notifying you of the credit provider's decision;• Assisting with the finalisation of the loan as required.	

Our quote for providing you with credit assistance

If you ask us to assist you in finding a credit provider, and arrange a suitable loan to meet your objectives, we have to provide you with a quote.

Our services include determining whether or not the loan contract is one that is not unsuitable for you and then assisting you to complete the documents and submitting your completed loan application to at least one of our preferred credit providers.

We charge a once only origination fee of up to \$1,250 for the successful arrangement of your loan. Our origination fee will be included in the loan amount financed by your credit provider.

If your loan application is not approved there will be no fee payable by you.

Unless you sign and date the section below, or otherwise indicate your acceptance of our quote, we will be unable to provide you with credit assistance.

Prohibition on suggesting or assisting with unsuitable contracts

Our general obligations to you:

The National Consumer Credit Protection Act 2009 (Cth) does not permit us to provide credit assistance to a consumer by:

- suggesting that you apply, or assisting you to apply, for a particular credit contract with a particular credit provider; or
- suggesting that you apply, or assisting you to apply, for an increase to the credit limit of a particular credit contract with a particular credit provider,

if the credit contract will be unsuitable for you.

A credit contract will be unsuitable for you, if at the time the credit assistance is provided, it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or
- the contract does not meet your requirements or objectives.

We are required to make a preliminary assessment of whether the contract is unsuitable for you before we suggest that you apply or assist you to apply for a credit contract (or an increase to your credit limit).

In making this assessment, we will only take into account information that satisfies both of the following requirements:

- the information is about your financial situation, requirements or objectives; and
- at the time the credit assistance is provided:
 - we had reason to believe that the information was true; or
 - we would have had reason to believe that the information was true if we had made reasonable inquiries about you.

To enable us to do this, we will ask about your financial situation and your requirements and objectives in relation to the credit contract. We may request copies of documents such as pay slips and past tax returns. We may also ask you to supply other proof of your ability to repay the loan.

We are required to verify certain financial information. If you do not provide us with full information, we can't properly assist you. For this reason, it is important that you provide us with complete and accurate information.

You can request a copy of our preliminary assessment at any time within 7 years after we provide a credit quote. If you request a copy of your preliminary assessment we must provide you with a copy at no charge to you.

We must provide the written copy within 7 business days if your request is made within two years of the credit quote or otherwise within 21 business days. We do not need to give you a copy of the

preliminary assessment if your request is made more than 7 years after the date of the credit quote or if credit assistance was not provided to you.

Preferred Credit Providers

The preferred credit providers from whom we source loans are:

- Macquarie Leasing • Latitude Financial • Sovereign Credit
- NOW Finance • WISR Finance Pty Ltd
- MoneyPlace

Sovereign Credit Pty Ltd and Rohanna Pty Ltd are related bodies corporate within the meaning of the Corporations Act, 2001.

Commission

Commission paid by preferred credit providers

We will receive a commission from a preferred credit provider if you enter into a credit contract with that provider. The amount of the commission that we receive in relation to any particular credit contract depends on the preferred credit provider, the amount of the loan and the terms of the loan. The amount of the commission can range from 0% to 7% of the total amount financed.

In addition, we may also receive a volume bonus from a preferred credit provider depending on the total value of loans placed with that preferred credit provider during the month. The amount of this bonus can range anywhere from 0% to 2.0% of the total amount financed and it is paid in arrears.

Commission paid by us

From the commission and bonuses we receive from the preferred credit providers we may pay:

- our representatives a commission which is in addition to their salary; and
- referral fees or commissions to people or businesses that referred you to us.

You have the right to request an estimate of how much these payments may be and how the commissions or fees are worked out.

If you have a complaint

If you have a complaint about the service provided to you then please contact our Complaints Officer and tell us about your complaint. We may request that you put your complaint in writing. Once we receive your complaint, we will acknowledge receipt of the complaint, investigate the matter and endeavour to address it as quickly as possible. We aim to resolve your complaint when you first contact us. However, it may take us up to 45 days to provide a final response to your complaint. Please provide all information to:

Complaints Officer
Yes Loans
P.O. Box 273
Victoria Park WA 6979
T: (08) 9362 7201 F: (08) 9472 6065

Complaints in relation to your loan including complaints about default notices, hardship applications or postponement of enforcement proceedings should be discussed directly with your credit provider.

We expect that we will be able to completely resolve any issues that you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, you may refer your complaint to our external dispute resolution scheme the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can be contacted at:

GPO Box 3
Melbourne VIC 3001
T: 1800 931 678 E: info@afca.org.au W: www.afca.org.au

Consent and Acknowledgement

Borrowers

By signing this document, acknowledging acceptance by submitting my/our enquiry, or emailing my/our acceptance to you, I / We:

- Accept the quote provided for providing credit assistance;
- Confirm the appointment of the Credit Licensee to provide credit assistance and to arrange credit on my/our behalf;
- Acknowledge that I / We have received a copy of the Credit Guide & Quote;
- Acknowledge that I / We have received and read the Privacy Consent Form below;
- Consent to you collecting, using, disclosing, exchanging and transferring overseas my/our personal information and credit information as described in the Privacy Consent Form below; and
- Consent to receive notices and documents electronically. By giving this consent, I/we understand that:
 - (a) you may no longer send paper copies of notices and other documents to me/us;
 - (b) I/we should regularly check my/our nominated email address for notices and other documents;
 - (c) You may send the notices and other documents by email or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and
 - (d) I/we may withdraw my/our consent to the receiving of notices and documents by electronic means at any time.

Borrower One

Signature

Full name
(please print)

Date

Borrower Two

Signature

Full name
(please print)

Date

Guarantors

By signing this document, I / We:

- Acknowledge that I / We have received and read the Privacy Consent Form below; and
- Consent to you collecting, using, disclosing, exchanging and transferring overseas my/our personal information and credit information as described in the Privacy Consent Form below.
- Consent to receive notices and documents electronically. By giving this consent, I/we understand that:
 - (a) you may no longer send paper copies of notices and other documents to me/us;
 - (b) I/we should regularly check my/our nominated email address for notices and other documents;
 - (c) You may send the notices and other documents by email or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and
 - (d) I/we may withdraw my/our consent to the receiving of notices and documents by electronic means at any time.

Guarantor One

Guarantor Two

Signature

Signature

Full name
(please print)

Full name
(please print)

Date

Date

Your Representative

Please contact me if you have any questions about our quote.

Representative name: _____

Phone number: _____

Email: _____

Please note: If lodged electronically, or on our web page, your Representative will provide you with their contact details when they contact you.

This Credit Guide and Quote applies from 28 October 2020 and remains valid unless a further Credit Guide and Quote is issued to replace it.