

CREDIT GUIDE

CREDIT ASSISTANCE PROVIDER ("WE", "US", "OUR")	AUTHORISED CREDIT REPRESENTATIVE
Qld Pacific Finance Pty Ltd T/as QPF Group A.B.N 53 083 028 684	
Australian Credit Licence (ACL) #386913	Authorised Credit Representative (ACR) - #
Level 1, 10 Cinderella Drive Springwood Qld 4127	Level 1, 10 Cinderella Drive Springwood Qld 4127
Email: reception@qpf.com.au	Email:
Tel: 07 3290 7400	Tel:

Our Credit Representative has been appointed by us to provide credit assistance services on our behalf.

About this Credit Guide:

This Credit Guide sets out important information to help you decide whether to accept our assistance in obtaining a credit contract or consumer lease.

This Credit Guide will tell you:

- > Who we are & how to contact us;
- > Engagement & Conditions;
- > Fees & Commissions;
- > Referrers & Referral Fees;
- > Our Responsible Lending obligations;
- > Credit Providers we conduct consumer credit business with; and
- > What to do if you have a complaint.

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

We provide "Credit Assistance" when we:

1. Suggest or assist you to apply for a particular credit contract with a particular credit provider; or
2. Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
3. Suggest you remain in a particular credit contract with a particular credit provider.

Engagement and Conditions:

You (the customer) engage us (the broker) to arrange a loan on your behalf. You acknowledge that we act as an independent contractor to assist you to obtain and negotiate a loan.

Fees Payable by You:

We sometimes charge a fee for our services. More details about any fees payable will be detailed in a "Quote" we will give you before a finance application is lodged. No commission is payable by you to us, this is paid by the credit provider.

How we and our Authorised Credit Representative are paid:

We are paid commissions by Credit Providers for introducing customers. The Credit Providers we deal with will usually pay a commission based on:

- > the size of the loan; and
- > the particular loan product you have selected.

We only receive a commission if your loan is settled and is paid to us either directly by the lender or paid to us by our aggregator. We may receive the following commissions after we provide credit assistance and your loan has settled.

Type of Commission:	
Commission/Brokerage. (Paid shortly after settlement)	Range from 0% to 5% depending on type of finance sought.
Volume Bonus	We have a volume bonus arrangement in place with the majority of our credit providers. We may receive additional commission depending on the total volume of business that we arrange with a credit provider. If the relevant volume targets are met with a credit provider, additional commission is payable by the credit provider to us.
Method of Calculation:	Based on Net amount financed plus GST

If you would like a detailed estimate of how much commission we would be paid by a particular credit provider, we will provide this to you.

Referrers and Referral fees:

In some cases, your business may have been referred to us by non-regulated third parties such as accountants, financial planners, motor resellers etc. Where this is the case, *we may* pay a referral fee to these parties. If we do pay a fee to these parties, then

- > They should already have told you about this; and
- > We will either disclose the fee or a reasonable estimate in our Proposal Disclosure Document.

Alternatively, if you want to know, you can ask about the fees and we will tell you how much was paid and how it was worked out.

Preliminary Assessment:

What we will need from you:

When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you. To be able to determine which loan products are not unsuitable, we are required to complete a Preliminary Assessment. When we make this preliminary assessment, we determine:

- > your requirements and objectives – that is, what kind of loan do you want, and for what purpose;
- > your financial and relevant personal situation; and
- > your ability to repay the loan that you are considering.

In assessing these factors, we are also required to take reasonable steps to verify some of the information you provide us.

This verification may include:

- > asking you for copies of documents that demonstrate your financial situation – in some cases we may also need to sight original documents;
- contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of your Preliminary Assessment:

If we haven't already provided it to you, you may request a copy of our Preliminary Assessment, and we must give you a copy of it:

- > at any time during the first 2 of years of conduction the assessment, within 7 business days; or
- > between 2 years and 7 years after it was conducted, we must provide it within 21 business days.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Our "Consumer" Credit Providers include:

We source credit products from a range of banks, lenders and other credit providers. However, at present, we write a greater percentage of loans with the following banks, lenders and other credit providers.

Macquarie Leasing Pty Ltd

Pepper Asset Finance Pty Ltd

Latitude Personal Finance Pty Ltd and Latitude Automotive Finance Services (Latitude)

Secure Funding Pty Ltd (Liberty Financial)

Firstmac Asset Funding

Plenti Finance Pty Ltd

These Lenders do not necessarily represent all the lenders who offer credit of the nature you seek.

Dispute Resolution and Complaints:

Within our business we follow specific procedures to try to resolve any complaints that you may have.

You can review our Dispute Resolution Process at www.qpf.com.au/compliance/dispute-resolution

Internal Dispute Resolution:

If you have a complaint, please contact the disputes officer below. They will try to resolve all concerns quickly & fairly. Disputes officer at the below company:

Gary Poulgrain
Group General Manager
07 3290 7400
garypoulgrain@qpf.com.au
Po Box 870, Springwood QLD 4127

External Dispute Resolution:

In the unlikely event we cannot resolve your complaint in a satisfactory manner, or you have not received a response from us after 30 days, you can escalate your complaint to the below Ombudsman, a free and independent dispute resolution service provider.

Australian Financial Complaints Authority (AFCA):
AFCA Tel: 1300 931 678 or info@afca.org.au
A copy of AFCA's dispute resolution policy is available at www.afca.org.au by request.

For more information regarding anything referred to in the Credit Guide or anything else about our services, just ask at any time. We're here to help you.

CREDIT QUOTE

CREDIT ASSISTANCE PROVIDER ("WE", "US", "OUR")	AUTHORISED CREDIT REPRESENTATIVE
Qld Pacific Finance Pty Ltd T/as QPF Group A.B.N 53 083 028 684	
Australian Credit Licence (ACL) #386913	Authorised Credit Representative (ACR) #
Level 1, 10 Cinderella Drive Springwood Qld 4127 Email: reception@qpf.com.au	Level 1, 10 Cinderella Drive Springwood Qld 4127 Email:
Tel: 07 3290 7400	Tel:

The Credit Quote provides information about the fees and charges you agree to pay for our services as a finance broker. We are required to provide this quote before we provide any credit assistance to you.

We Provide "credit assistance" when we:

- suggest or assist you to apply for a particular credit contract with a particular credit provider; or
- suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- suggest you remain in a particular credit contract with a particular credit provider.

SCOPE OF CREDIT SERVICES:

You have requested that we provide you with the credit assistance and other services described below. The maximum amounts that are payable by you to us in relation to these services are as follows:

Your Details				
Customer(s) full name(s): "you"				
Address:				
Telephone:	Home:	Mobile:	Email:	
. Scope of Services to be Provided				
Services to be provided: We will do our best to arrange the most appropriate finance to meet your needs				
The maximum fee or charges for provision of Credit Assistance is: \$2,500.00 <i>This fee is only payable if we successfully obtain approval for the finance and you choose to go ahead with the proposal. You will have an opportunity to review the final proposal and the exact fee (if any) prior to making the decision to go ahead. This fee is payable to us, and is normally included in the loan amount. This fee is not payable if the finance application does not proceed to settlement.. However, you may be required to pay fees to the Credit Provider</i>				
QPF Documentation Fee is: \$495				

All amounts are inclusive of the Goods and Services Tax (GST) where applicable.

The maximum amount you may pay to us for our credit assistance and other services detailed is a once only fee.

CUSTOMER(S) ACCEPTANCE OF THIS QUOTE

By signing this document, you agree to the terms set out in this quote and to pay the fees as detailed above. After you have signed this document we will give you a copy to keep.

APPLICANT / DIRECTOR / GUARANTOR 1	
Signature	
Full Name	
Date	

APPLICANT / DIRECTOR / GUARANTOR 2	
Signature	
Full Name	
Date	

OVERVIEW

This Privacy Disclosure Statement & E-mail Communication Consent is relevant to **QLD Pacific Finance Pty Ltd ACN 083 028 684 trading as QPF Finance Group** ('we', 'us', 'our').

We collect and store information about you for the purposes you agree to in this Privacy Disclosure Statement and E-mail Communication Consent, subject to Australia's privacy and credit reporting laws including the Privacy (Credit Reporting) Code 2024 (**CR Code**). Your credit and personal information will be handled in accordance with the CR Code.

PRIVACY DISCLOSURE STATEMENT AND E-MAIL COMMUNICATION CONSENT

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes;
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and E-mail Communication Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit or guarantor application, or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances, and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

YOUR INFORMATION — COLLECTION AND CREDIT REPORTING BODY (CRB)

('CRB') DISCLOSURES

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/ or insurance provider. We may:

- Disclose your identification information to a CRB and in some cases obtain a credit report;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application;
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain;
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf; and
- Disclose your personal information to an aggregator to enable submission of your credit application to the credit provider.

The information we obtain from you is used, subject to

compliance with Australia's privacy and credit reporting laws including the CR Code, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

CREDIT PROVIDERS

As part of providing our services to you, we may undertake tasks for a credit provider which is reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule 1 at the end of this document. A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, from one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each CRB the website details will include the following specific information: That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness;

- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB;
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information;
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws;
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider; and
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

YOUR RIGHTS

You have the right to ask:

- Us to provide you with all the information we hold

- about you;
- Us to correct the information we hold if it is incorrect;
- Us for copies of our privacy policy and this document, in a form that suits you; (e.g. hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening; and
- The CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on (07) 3290 7400 or email at reception@qpf.com.au in some cases an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy is available on our website at <http://www.qpf.com.au/why-qpf/compliance/> or we will provide you with a copy if you ask us.

Schedule 2 at the end of this document sets out the contact details for each CRB service.

In the event of a data breach involving your information, we will notify you as soon as practicable in accordance with our obligations under the CR Code.

DISCLOSURE AND CONSENT

By signing below, you agree we may:

- Use your personal and credit information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director;
 - To source any finances you required;
 - To source any insurances you require; and
 - As the law authorises or requires.
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Check your information with the document issuer, such as an employer or accountant or official record holder for the purpose of confirming your identity and information you have provided;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you to obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in Schedule 1 so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor;
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;

- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes service providers located overseas. It is not practical to list every country in which recipients will be located, however it is likely to include, Germany, New Zealand, United Kingdom, Malaysia Philippines, Singapore, Malaysia, Vietnam & United States of America; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule 1 below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director;
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor;
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor; and
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you;
- A credit provider confirming your identification details via a third party system to check those details with a document issuer or official record holder, including the Document Verification Service.

EXTENDED EFFECTIVENESS FOR COMMERCIAL CREDIT

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

EFFECTIVENESS FOR CONSUMER CREDIT

This authorisation ceases when we undertake a task on behalf of the credit provider.

AMOUNTS & BENEFITS WE RECEIVE

As a broker, we may receive commission payments and other benefits from a third-party for arranging and facilitating finance and insurance for you.

Commercial Finance

A financier may make payments to us for business introduced to the financier and/or the volume and quality of transactions we introduce to the financier, and/or the extent to which finance arrangements we introduce remain up to date in payments.

Consumer Finance

Consumer credit law has specific requirements for disclosure of commissions and like payments. We will set out the required detail in the transaction disclosure documents we must give you. In addition, the financier (Credit Provider) will include details in your loan contract.

Other brokers

We may also receive payments from other brokers we have arrangements with for the introduction of clients to a financier.

Non-monetary Benefits

Not all benefits we receive are necessarily monetary and may include, training, tickets, trips, or similar benefits.

In addition, we may pay amounts to third parties who refer you to us. These third parties may include other businesses with whom you are, or have been, dealing with, such as other brokers or sellers of goods or services. For consumer finance, we will tell you about them in the transaction disclosure documents the law requires us to give you.

ELECTRONIC COMMUNICATION CONSENT

By signing the below you acknowledge that:

- paper documents may no longer be given;
- you authorise us to provide you with documents, such as a Credit Guide, Quote for providing credit assistance, Credit Proposal Disclosure Document, this Privacy Disclosure Statement & E-mail Communication Consent and other information, by electronic communication to the e-mail address set out below (see the Authorisation section of this Privacy Disclosure Statement and E-mail Communication Consent);
- you agree to regularly check your e-mail address for documents we may have sent you by electronic communication; and
- consent to the provision of documents by electronic communication may be withdrawn at any time.
- You can cancel your consent to receive electronic communication at any time, by contacting us via e-mail at reception@qpf.com.au or by phone 07 3290 7400.

AUTHORISATION

I hereby appoint _____ to act as my/our finance broker. This mandate confirms that _____ has been appointed to collect, collate, and prepare relevant documentation and forward to potential lenders and/ or financial intermediaries. By signing the below you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. You give us your voluntary and explicit consent for the collection, use, and disclosure of your credit-related personal information in accordance with the CR Code.

APPLICANT / DIRECTOR / GUARANTOR SIGNATURE

APPLICANT / DIRECTOR / GUARANTOR 1	
Signature	
Full Name	
Date	
E-mail address	
Mobile number	
APPLICANT / DIRECTOR / GUARANTOR 3	
Signature	
Full Name	
Date	
E-mail address	
Mobile number	

APPLICANT / DIRECTOR / GUARANTOR 2	
Signature	
Full Name	
Date	
E-mail address	
Mobile number	
APPLICANT / DIRECTOR / GUARANTOR 4	
Signature	
Full Name	
Date	
E-mail address	
Mobile number	

SCHEDULE 1 - CREDIT PROVIDERS

Name of Credit Provider	Website
23 Degrees Capital Partners Pty Ltd trading as Sonder Equipment Finance	https://sonderef.com.au
A.C.N. 603 303 126 Pty Ltd trading as Angle Finance	https://www.anglefinance.com.au
Alex Bank Pty Ltd	https://www.alex.bank/
Attvest Finance Pty Ltd	https://www.attvest.com.au
Australian and New Zealand Banking Group Ltd (ANZ)	https://www.anz.com.au
Australian Motorcycle and Marine Finance Pty Ltd (AMMF)	https://www.ammf.com.au
Automotive Financial Services Pty Ltd trading as AFS	https://afs.com.au
Azora Finance Pty Ltd / Azora Personal Loans Pty Ltd	https://www.azora.com.au/
Balance Finance Partners	https://www.balancefp.com.au
Bank SA	https://www.banksa.com.au
Better Rent (Brisbane) Pty Ltd	https://www.betterrent.com.au
Bigstone Capital Pty Ltd / Bigstone Lending Pty Ltd	https://bigstone.com.au
BOQF Cashflow Finance Pty Ltd	https://www.boqcf.com.au
BOQ Equipment Finance Ltd	https://www.boq.com.au
Branded Financial Services	https://www.brandedfinancial.com.au/
Business Fuel (Cash Advance) Pty Ltd trading as Business Fuel	https://www.businessfuel.com.au
Capify Australia Pty Limited	https://www.capify.com.au/
Capital Finance Australia Ltd	https://www.capitalfinance.com.au
CFI Finance Pty Ltd	https://www.cfifinance.com.au/
Commercial Equity Group Ltd	https://www.commercialequity.com.au
Commonwealth Bank of Australia	https://www.commbank.com.au
De Lage Landen Pty Ltd	https://www.dllgroup.com/en
Dynamoney Limited	www.dynamoney.com
Earlypay Ltd	https://www.earlypay.com.au
Eclix Group	https://eclixgroup.com/
Elantis Premium Funding Limited	https://www.elantis.com.au
Epiroc Financial Solutions Australia Pty Ltd	https://www.epiroc.com/en-au/financial-solutions
Fifo Capital Australia Pty Ltd	https://www.fifocapital.com.au
Fin One Pty Ltd / Finance One Commercial Pty Ltd trading as Finance One	https://www.financeone.com.au
First Class Capital	https://www.finstro.com.au/perth/
Firstmac Asset Funding (Commercial) Pty Limited	https://www.firstmac.com.au
Fleet Partners Pty Ltd	https://www.fleetpartners.com.au/
Flex Fleet Pty Ltd	https://www.flexfleet.com.au
flexcommercial Pty Ltd	https://www.flexcommercial.com.au/
Fund2Market Pty Ltd / FundIT Limited trading as Banjo Loans	https://www.banjoloans.com/
GC Leasing Sydney Pty Ltd trading as GRENKE	https://www.grenke.com.au/
Gorilla Equipment Pty Ltd	https://gorillaequipment.com.au
Green Light Auto Group Pty Limited	https://greenlightauto.finance/
Group and General Finance Pty Ltd	https://www.alto.com.au/
In Front Australian Business Solutions Pty Ltd	https://www.infrontabs.com.au
Iqumulate Premium Funding	https://www.iqumulate.com
Iron Capital Holdings Pty Ltd	https://www.ironcapital.com.au
Judo Bank Pty Ltd	https://judo.bank
Latitude Automotive Financial Services / Latitude Personal Finance Pty Ltd t/as Latitude Financial Services	https://www.latitudefinancial.com.au
La Trobe Financial Services Pty Ltd	https://www.latrobefinancial.com.au
LeaseWise Australia Pty Ltd	https://www.leasewise.com.au
Lumi Financial Management Pty Limited	https://www.lumi.com.au/
Macquarie Leasing Pty Ltd	https://www.macquarie.com.au/mgl/au
Maia Financial Pty Ltd	https://www.maiafinancial.com.au
Medfin Australia Pty Ltd	https://www.medfin.com.au/
Metro Finance Pty Ltd / Metro CF Pty Ltd	https://www.metrofin.com.au

Money3 Loans Pty Ltd	https://www.money3.com.au/
MoneyMe Financial Group Pty Ltd trading as MoneyMe & Autopay (MoneyMe)	https://www.moneyme.com.au/ https://www.autopay.com.au/
Moneytech Finance Pty Limited / Moneytech Services Pty Ltd	https://www.moneytech.com.au
Money Place Assets Pty Ltd	https://moneyplace.com.au/
Morris Finance Ltd	https://www.morrisfinance.com.au
Moula Funding Pty Ltd / Moula Money Pty Ltd	https://www.moula.com.au
Multipli Pty Ltd	https://www.multipli.com
National Australia Bank Ltd	https://www.nab.com.au
Octet Finance Pty Ltd	https://www.octet.com
On Deck Capital Australia Pty Ltd	https://www.ondeck.com.au
ORIX Australia Corporation Limited	https://www.orix.com.au
PACCAR Financial Pty Ltd	https://www.paccarfinancial.com.au/
Pepper Asset Finance Pty Ltd	https://www.pepper.com.au
PLAN Australia	https://www.planaustralia.com.au
PLANlend	https://www.planlend.com.au
Plenti RE Limited / Plenti Finance Pty Ltd trading as Plenti	https://www.plenti.com.au
Prospa Advance Pty Ltd	https://www.prospaadvance.com.au
Quadrent Pty Ltd	https://www.quadrnt.com.au
Quest Finance Australia Pty Ltd	https://quest.finance/
RAC Finance Limited	https://rac.com.au
R.A.C.V. Finance Limited	https://www.racv.com.au/finance
Resimac Asset Finance	https://www.resimacassetfinance.com.au
Rob Sinclair Equipment Rentals Pty Ltd ATF Sinclair Rental Trust trading as Rob Sinclair Equipment Rental	https://www.rsef.com.au
Scottish Pacific Business Finance Pty Ltd	https://www.scotpac.com.au
Secure Funding Pty Ltd trading as Liberty Financial	https://www.liberty.com.au
Shift Financial Pty Ltd	https://www.shift.com.au
Silver Chef Rentals Pty Ltd	https://www.silverchef.com.au
SocietyOne Australia Pty Limited	https://societyone.com.au/
Specialist Equipment Leasing Finance Company (SELFCO) (formerly Iden Leasing)	https://www.selfco.com.au
St George Bank	https://www.stgeorge.com.au
Suncorp Metway Ltd	https://www.suncorp.com.au
Thornmoney Pty Ltd	https://thorn.money
Toyota Finance Australia Ltd	https://www.toyotafleetmanagement.com.au
TPC Finance Pty Ltd	https://www.tpcfinance.com.au
Vestone Capital Pty Ltd	https://www.vestonecapital.com
Volvo Financial Services	https://www.vfsc.com
Westlawn Finance	https://www.westlawn.com.au
Westpac Banking Corporation	https://www.westpac.com.au
Wingate Consumer Finance Pty Ltd trading as NOW Finance	https://nowfinance.com.au/
Wistr Finance Pty Ltd	https://wistr.com.au/
Yellowgate Group Pty Ltd	https://www.yellowgategroup.com.au/
Zip Business Australia Pty Ltd (formerly Spotcap)	https://business.zip.co

SCHEDULE 2 - CREDIT REPORTING BODIES (CRB)

Name	Website / Email Address	Telephone
Experian	www.experian.com.au	(03) 8622 1600
Illion	www.illion.com.au	13 23 33
Tasmanian Collection Service	www.tascol.com.au	(03) 6213 5555
Equifax	www.equifax.com.au	1300 921 621