

# Credit Guide and Quote

This document provides you with information about the services we provide and if applicable those of our representatives, any fees that may be payable by you to us, commissions we may receive from a credit provider, our responsible lending obligations and our internal & external dispute resolution procedures and how you can access them.

## About Us

Our Full Name: Mantello Finance Pty Ltd ABN 54 606 112 467  
Address: 1263 Sydney Rd, Fawkner Vic 3060  
Contact: Ph: 03 9359 1333 Fax: 03 9359 9334 Email: [mfenquiries@mantellofinance.com.au](mailto:mfenquiries@mantellofinance.com.au)  
Australian Credit License Number: 477734

## Services We Provide

Mantello Finance provides assistance in arranging personal finance.

## Lenders

We source finance from a number of lenders. Including, but not limited to:

Esanda, ANZ, Bank of Melbourne, Liberty Financial

## Our Obligations to You in Providing Credit Assistance

We are prohibited by law from providing credit that is unsuitable for you. This means we must make an assessment to determine that you can meet your financial obligations under the credit contract without substantial hardship and that the credit product provided meets your requirements and objectives.

To help us make this assessment we will;

- Make enquiries about your financial situation, requirements and objectives that are relevant to the credit you are applying for, and
- Take reasonable steps to verify your financial information (e.g. asking you to provide evidence of your income);
- Use this information to determine whether the credit is suitable for you

## Commissions

When we provide you with credit assistance we may receive commissions from the credit providers involved. These are not fees payable by you. The range of commission can be from 0 to 20% of the amount financed. The amount of commission that we may receive in relation to any particular credit contract is subject to a range of variables such as the credit provider, the amount being financed, loan terms or the credit providers internal credit scoring. We can provide, on request, a reasonable estimate of the commission and how it is calculated.

We may also receive a volume bonus from a credit provider depending on the total value of loans placed with that credit provider during a particular month. These bonuses are paid by the credit provider to us in arrears.

Generally we do not specifically advertise for business direct to the public, rather we provide credit assistance to repeat clients and we also source referrals from a number of licensed motor car dealers with whom we have regular

contact with. Occasionally we may pay a commission or fees to those sources for referring you to us. These referral fees are generally small and accord with usual business practice. These fees are not payable by you. We can provide, on request, a reasonable estimate of the commission and how it is calculated.

### Fees payable by you

To us: We may charge a fee for our services. The amount of the fee depends on the extent of work undertaken on your behalf but will not exceed \$990 (including GST). It is payable once only and only if you proceed with the proposed credit contract and is usually included in your loan. The exact fee applicable will be disclosed in the credit proposal we provide prior to your acceptance of the credit contract we have arranged. There are no other fees or charges payable by you to us.

To the financier: You may need to pay the credit provider fees which may include; establishment fees, credit search fees, direct debit fees and security registration fees. Any fees that you must pay will be included in your total amount of credit, and will be disclosed in detail in the credit proposal before signing.

### Dispute Resolution

Our business is to provide service so if our service doesn't meet your expectations, we want to know. We welcome the opportunity to resolve your concerns. If you have a complaint or just want more information please let us know as soon as possible by phoning our Complaints Officer Gerald Mantello on 03 9359 1333 or email [mfcomplaints@mantellofinance.com.au](mailto:mfcomplaints@mantellofinance.com.au).

Internal dispute resolution process: If your concern is still not resolved to your satisfaction please write to us at: Complaints Officer, Mantello Finance Pty Ltd, 1263 Sydney Rd Fawkner 3060. We will inform you of the outcome within 45 days of receiving your dispute or complaint.

External dispute resolution process: If you are still not satisfied with the outcome of your complaint, you can contact the Credit & Investments Ombudsman (CIO) for an independent review.

Ph: 1800 138 422                      Fax: 02 9273 8440                      Online: [www.cio.org.au](http://www.cio.org.au)

Mail: PO Box A252, Sydney South NSW 1235

We acknowledge receiving a copy of this document.

Applicant 1	Applicant 2
Signature:	Signature:
Name:	Name:
Date signed:     /     /	Date signed:     /     /