

# Credit Guide

Thank you for considering doing business with Viclend Pty Ltd and its related companies.

We are a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009. This document provides you with information about us, our representative with whom you are dealing and the services we provide. Our details:

Business name: Viclend Pty Ltd, ACN 125 647 074  
Address: 43 – 49 Buckhurst Street,  
South Melbourne VIC 3205  
Phone number: 03 9388 8883  
Email address: nina@viclend.com.au  
Australian Licence No. 391273

Our related companies are;

- ENKAY (AUST) Pty Ltd T/A Viclend
- Kayenne Pty Ltd, Pebbles Prestige
- Katch Enterprises Pty Ltd
- Lavl Holdings Pty Ltd
- Lend Australia Pty Ltd

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

## Our assistance process

We are required by law to ensure that any credit product with which we assist you can be deemed “not unsuitable” for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- make enquiries with you as to your needs;
- make enquiries with you as to your financial position; and
- collect evidence from you to verify your financial position.

Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

## With what products do we provide assistance?

In the past 3 months, the top 6 lenders that our clients have been placed with are;

1. ANZ anz.com.au
2. Westpac westpac.com.au
3. Pepper pepper.com.au
4. Macquarie macquarie.com.au
5. Latrobe latrobefinancial.com.au
6. Liberty Financial liberty.com.au

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This is not to say that we will only deal with these lenders, it is simply that the products these lenders offer have been most suitable to our most recent clients. Your case may be different and we would look at your needs separately and independently of the above list.

## How do we get paid?

We are paid a commission directly from the lender. The lender may pay us a percentage amount upon settlement of your loan and may pay us an ongoing percentage amount for the life of your loan.

These amounts are paid to us by the lender and ARE NOT payable by you. If you are interested and want an estimate of what our commission payment will be and how it is worked out, please just ask us and we will be only too glad to provide you with this information.

## Referral fees

In some cases, your business may have been referred to us by non-regulated third parties such as real estate agents, accountants, financial planners 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 1) they should already have told you about this; and 2) we will either disclose the actual fee in our final documentation with you or we will instruct you that, if you want to know, you can ask us about the fees and we will tell you how much was paid and how it was worked out.

## Receiving a copy of our Assessment

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

## What if you are not happy with our services?

At Viclend Pty Ltd, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

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We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

Address: 43 – 49 Buckhurst Street  
South Melbourne VIC 3205

Contact Person: Nina Erdal  
Contact Number: 03 9388 8883  
Fax Number: 03 9388 8884  
Email: nina@viclend.com.au

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within 5 days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

## Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)1

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001