



CREDIT GUIDE

KEY INFORMATION:

About Us (“we/us/our”)	
Licensee name, ABN and ACL:	Name: Straw Financial Services Pty Ltd/T/AS You're Welcome Finance ABN: 47 617 134 559 ACL: 504512
Licensee Contact details:	Address: Suite W2D2A Building 2, 75 O’Riordan Street, Alexandria NSW 2015 Telephone: 1300 879 352 Email: info@ywf.com.au
Aggregator:	National Finance Connections Pty Ltd (ACN 661 296 457) t/a Viking Aggregation ACL: 543046

OUR CREDIT SERVICES:

We will assist you to select a loan or lease to meet your needs. The credit providers we most commonly use are Latitude, Money me, Money 3, Money Place, Plenti, WISR, Rapid Loans although we do use others.

A full list of our credit providers is contained in the Credit Provider Schedule within our Privacy Consent.

INFORMATION WE WILL REQUIRE FROM YOU:

Before we provide any credit assistance to you, we are obliged to ensure any loan or lease we suggest or assist you to apply for, including an increase to an existing credit limit, is not unsuitable for your purposes. This includes if the loan or lease does not meet your requirements or objectives, if you are unable to make the repayments, or you could only do so with substantial hardship. We will take reasonable inquiries and take reasonable steps to verify certain information about you. Therefore, we will need some information from you to understand your financial situation, requirements and objectives. It is important that the information you provide is entirely accurate.

COPIES OF OUR ASSESSMENT:

At any time within 7 years of us providing you with credit assistance, you may request a copy of the preliminary credit assessment. We will provide you with this documentation within 7 business days of receiving your request provided the request is within 2 years of the date of our credit assistance quote. However, if your request is more than 2 years after the date of our Credit Quote, we may take up to 21 business days after receiving the request.

FEES PAYABLE BY YOU TO US:

We may charge you for our services when providing credit assistance. If a fee is to be charged, this will be disclosed to you in our Credit Quote which will be provided before applying for finance. You can ask us how they are worked out.

FEES PAYABLE BY YOU TO THIRD PARTIES:

When the application for a loan or lease is submitted, you may be required to pay fees to third parties associated with the application, such as the credit provider’s application fee, valuation fee or other fees. These



will be detailed in the Credit Proposal document and provided to you before you apply for finance. You can ask us how they are worked out.

COMMISSIONS RECEIVED BY US:

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 by our Aggregator. Commissions are not directly payable by you and these will be disclosed within the Credit Proposal document that will be provided to you before applying for finance. You can ask us for an estimate of these commissions and how they are worked out.

COMMISSIONS PAYABLE BY US:

If you are referred to us by a third party, we may pay that entity a commission for the introduction of your business. For example, we may pay commissions to real estate agents, car or boat dealerships and accountants. These commissions are not directly payable by you. You can ask us for an estimate of these payments and how they are worked out.

VOLUME BONUS ARRANGEMENTS

We have volume bonus arrangements in place with our Credit Providers. Commissions received by us (from Credit Providers or from our Aggregator) may depend on the volume of loans written with those lenders, and that the commission may be volume driven. If we write a particular volume of loans with those lenders, we may receive additional commissions or indirect benefits such as training, professional development days or sponsorship.

DISPUTE RESOLUTION AND COMPLAINTS:

We hope that you are pleased with our service, although if you do have a complaint you can contact our Complaints Officer on the phone number, email or mail address, listed above in the 'Key Information'. Please provide us with as much detail as possible in your complaint so we can address promptly and hopefully resolve it to your satisfaction.

If you are not satisfied with the outcome of our attempt to resolve your complaint, you may refer the matter to the Australian Financial Complaints Authority Australia on phone 1800 931 678 or via email on info@afca.org.au or by writing to GPO Box 3, Melbourne VIC 3001. The Australian Financial Complaints Authority Australia is a no-charge external and independent dispute resolution service.

QUESTIONS AND FURTHER INFORMATION:

If you have any questions about this Credit Guide or any other aspect of our services, please do not hesitate to ask.

Date Issued: 19/03/2025

PRIVACY CONSENT



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Contact details:	Address: Suite W2D2A Building 2, 75 O’Riordan Street, Alexandria NSW 2015 Telephone: 1300 879 352 Email: info@ywf.com.au

PRIVACY ACT CONSENT

We utilise credit providers and their lending products through the services of our aggregator ‘National Finance Connections Pty Ltd t/as Viking Aggregation (ACN 661 296 457) ACL 543046 (“Viking”). Any reference to “we/us/our” is a reference to Viking and the Licensee

By signing this document, you agree we can collect, hold, use and exchange personal and credit information about you for these stated purposes. The Privacy Policy also contains information on how you can complain about a breach of the privacy laws, how you can access or request to correct your personal and credit information that we hold about you and how to have that information amended. Our Privacy Policy is available on request.

What is personal information?

Personal information is information or an opinion about an identifiable or reasonably identifiable person. The personal information we will collect and hold will include your name, date of birth, gender, telephone number, address, email, employment details and any other information we may need to identify you.

What is credit information?

Credit information is personal information that relates to credit that a person has applied for or has been provided. The credit information that we will collect from you may include your records of credit that you have applied for (including the name of the credit provider, the type of credit and the amount of credit), default information or any other information that has a bearing on your credit worthiness used to determine your eligibility for credit. Credit information also includes credit reporting information supplied to us by a credit reporting body and any information that we derive from it.

Disclosures

We will collect, hold, disclose and use your personal and credit information to:

- assess and verify your identity and financial situation;
- assess your credit application, or your suitability as a guarantor to a credit application;
- provide such information to a guarantor or related applicant;
- exchange your information with a credit reporting body;
- disclose your information to credit providers to assess your credit application, or your suitability as a guarantor to a credit application and to arrange credit;
- an insurer to assess your suitability for, or arrange insurance you wish to obtain;
- Obtain from, and disclose to, third-parties such as your employer, landlord, real estate agent, lawyer, accountant and other professional advisers, lending institution and guarantor; who are deemed as reasonably necessary to arrange finance and/or insurance;
- other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers, compliance service providers and computer systems consultants or providers, so they can perform those services for us;
- any organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us;
- issuers of identification document via the use of third-party systems.



- k. debt collection agencies;
- l. external dispute resolution service;
- m. law enforcement, government and regulatory bodies;
- n. anyone who refers you to us;
- o. our related bodies corporate; and
- p. refer you to other organisations, service providers or business partners or obtain referrals from them to you.

We require the information we collect from you to amongst other things, your credit application, source a suitable credit provider and to manage the application process. We may not be able to proceed with credit assistance if you do not provide the information sought, or without the ability to collect, hold, disclose and use your personal and credit information.

We may collect and hold Health Information if we are assisting customers with an insurance product. We do not use or share that information for any purpose other than acquiring the product on behalf of the customer.

Identity & financial situation verification

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to collect and use personal and credit information from you in order to identify you. We are also required by the *National Consumer Credit Protection Act 2009* (Cth) to collect credit information and personal information about you and take reasonable steps to verify this, including your financial situation. This verification may include enquiring via a credit reporting body.

We may disclose your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) to verify your identity. That organisation will use this information to give us an assessment/report of whether or not the information we have matches information held by the organisation, and that may involve use of third-party systems and services. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching. This information may be transmitted to New Zealand.

If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies)

Authority to make requests

You authorise us to make requests for personal and credit information from credit providers and credit reporting bodies. By signing this Privacy Consent, you consent to the credit providers listed in the schedule to this consent doing any of the following:

- a. where you are the borrower—obtaining information or a report about your commercial activities or commercial credit worthiness for the purpose of assessing your application from any business which provides information about the commercial credit worthiness of persons (this includes a credit reporting body);
- b. where you are the borrower—giving to and obtaining from any credit provider named in your credit application or in a credit report on you issued by a credit reporting agency, information about your credit arrangements for purposes of:
 - i. assessing your application for credit;
 - ii. notifying a default by you
 - iii. allowing another credit provider to ascertain the status of your finance arrangements with us where you are in default with one or more other credit providers; and



- iv. generally assessing your credit worthiness;
 - c. where you are the borrower—disclosing personal and credit information to a person you have nominated to act as guarantor for the purpose of the guarantor considering whether to offer to act as a guarantor or offer property as security for the credit; and
 - d. where you are the guarantor—obtaining a report about your credit worthiness from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.
- You acknowledge and agree that the information referred to above can include any information about your personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the *Privacy Act 1988* (Cth) allows credit providers to give to or receive from each other.

Credit reporting bodies

We may exchange personal and credit information with a credit reporting body as detailed below:

- a. disclosure of details such as name, date of birth and address to obtain a credit report on the applicant or guarantor in our capacity as an access seeker in the credit assistance process;
- b. use any information provided by a credit reporting body to assist us in conducting a preliminary assessment of a proposed credit application and its suitability to the applicant; and
- c. request a credit reporting body to provide us with an assessment of whether information provided by the applicant or guarantor matches that in the credit report to verify the identity of applicant and/or guarantor.

Our current Credit Reporting Bodies are:

- Equifax and you can contact them on phone 1300 762 207 or email subscriberassist.au@equifax.com during opening hours of Mon-Fri 8.30am to 6.00pm Eastern Standard Time. You can obtain their Privacy Policy from their website at www.equifax.com.au.
- Illion and you can contact them on phone 1300 734 806 or email PAC.austral@illion.com.au during opening hours of Mon-Fri 8.30am to 6.00pm Eastern Standard Time. You can obtain their Privacy Policy from their website at www.illion.com.au.
- Creditor Watch and you can contact them on phone 1300 501 312 or email p_rivacy@creditorwatch.com.au during opening hours of Mon-Fri 8.30am to 6.00pm Eastern Standard Time. You can obtain their Privacy Policy from their website at <https://creditorwatch.com.au/privacy/>

Credit providers

We may submit a credit application to credit providers listed in our 'Credit Provider Schedule'. If a credit provider holds pertinent credit eligibility information, the credit provider must share this information with us, yourself or someone you have authorised to act on your behalf. Credit providers may also engage directly with, and disclose information about you to, a credit reporting body and you can ascertain the details on this and how they handle personal and credit information via their websites which are listed in our 'Credit Provider Schedule'. If your credit application proceeds with a credit provider you may be asked again for your consent to collect, store and use your personal and credit information by this credit provider.

Disclosing your information overseas

Some of the parties with which we exchange your personal information, including our service providers and other third parties, may be located outside Australia including India, Singapore and the United States of America.

We may also need to send your information overseas in order to process transactions you have instructed us to make, such as international money transfers. The countries to which we disclose your information will depend on the transaction details.

Your rights

You have the right to ask:

- a. that we provide you with the personal and credit information we hold about you;
- b. that we correct any personal and credit information we hold about you that is shown to be incorrect;

- c. for copies of our Privacy Policy and this document;
- d. the credit reporting body does not use your personal information for assessment purposes or direct marketing; and
- e. the credit reporting body provides you with a copy of information it holds about you.

Subject to the provisions of the Privacy Act and the Australian Privacy Principles, we will generally give you access to your personal information. However, there may be exclusions that apply that permit us to not provide you with access in some circumstances. If access is denied, we will provide you with the reason why unless, having regard to the grounds for refusal, it would be unreasonable for us to do so. Where we do grant access to your information, we may charge you a fee for accessing your personal information.

You can also contact us to request that we correct personal information that we hold about you. If we are satisfied that the personal information is inaccurate, incomplete, irrelevant or misleading then we will take reasonable steps to correct that information.

To access and/or seek correction of your personal or credit information we hold, or make a complaint about privacy, you can contact our David Lennon on 1300 879 352 or info@ywf.com.au

Marketing

We would like to contact you from time to time with marketing information about the products and services we provide. You can opt-out of receiving direct marketing communication from us at any time, by clicking the unsubscribe link or by replying to an email or text message with unsubscribe or stop.

Electronic communication

If you provide us with an email address or mobile phone number, you consent for us to use these details to send you, or make available to you, notices and relevant documents, including those from a credit provider or insurer. You are therefore responsible for maintaining appropriate software, hardware and associated processes to receive, access, review, print and save copies of such documents.

This consent applies to all types of communication that is permitted by law to occur electronically. Therefore, paper (hard copy) documents may not be provided to you, unless we are obliged to by law. You must regularly check advised electronic communication mediums for communication from us. If your details change, you must promptly notify us.

If you wish to withdraw your consent to electronic communication, please notify us on phone number on phone number, email or via registered post at Suite W2D2A 75 O'Riordan Street, Alexandria NSW 2015

Complaints and Contact Us

If you have any questions about our privacy policy, or a complaint about the way we have dealt with your personal information or think that we have breached the Australian Privacy Principles, you may make a complaint by contacting our Privacy Officer:

Addressee: David Lennon

Phone: 1300 879 352

Writing: Suite W2D2A 75 O'Riordan Street, Alexandria NSW 2015

Emailing: info@ywf.com.au

We will acknowledge and respond to complaints within a reasonable time .

If you are dissatisfied with the response of our complaints officer you may make a complaint to the Office of the Australian Commissioner which can be contacted at www.oaic.gov.au or 1300 363 992 or our External Dispute Resolution Scheme, AFCA which can be contacted on 1800 931 678.



ACKNOWLEDGEMENT

By signing below, as applicant or guarantor, I acknowledge and declare that I have read and understood this Privacy Consent. I consent to the collection, storage, use and disclosure of my personal information and credit information in accordance with this Privacy Consent.

Applicant
Name:
Signature:
Date signed:

Credit Quote

Our Details

Broker	David Lennon		
Organisation	Straw Financial Services trading as You're Welcome Finance		
Address	Suite W2D2A, Building 2, 75 O'Riordan Street Alexandria NSW 2015		
Phone	02 8303 4600		
Email Address	info@ywf.com.au	Fax	02 8303 4699
Australian Credit Licence (ACL) name	Straw Financial Services Pty Ltd		
Australian Credit Licence number	504512		
Australian Company Number (ACN) of Licensee (if applicable)	617 134 559		

Summary

This Credit Quote discloses the relevant fees and charges that you may be required to pay as part of the services provided in obtaining the finances required.

These services may include:

credit advice and assistance in entering into, or increasing the limit of, a credit contract.

Where documented, all fees and charges are expressed as a maximum value. If the calculation of the fee payable is indicated as a percentage or mathematical equation, the method for the calculation will be clearly explained next to the formula. The fees stated are an actual amount unless otherwise indicated by text that expresses the fee is a reasonable estimate.

Fees payable by the Borrower

This quote covers the fees and charges payable by you.

Brokerage Fee

If we successfully obtain approval for the loan you require, a brokerage fee will be paid indirectly by you to us. This fee is capitalized (included) in the loan amount financed. This brokerage fee covers our professional services in the collection and processing of information, as well as the appropriate loan selection (matching it to your requirements and circumstances) from our panel of lenders.

Total Fee payable to You're Welcome Finance will be \$650-\$2,500

The information set in the Credit guide as just examples to explain how the numbers are calculated and the guidelines of the credit process, hence the information does not reflect to the individual's application.

Acceptance

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

Any fee that is not included in this document will not be charged by us to you

Broker name and

Broker Signature _____

Date _____



Customer name and
Customer Signature _____

Date _____

Customer name and
Customer Signature _____

Date _____