# AUSTRALIAN SECURE CAPITAL FUND LTD - CREDIT GUIDE

| | **ASCF Secured Loan** |
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| Credit Provider or Credit Assistance Provider | Australian Secure Capital Fund Ltd ACN 613 497 635 (“**ASCF Ltd**”)<br><br>If you choose to obtain a loan, and we agree, you will enter into a credit contract with ASCF Ltd. |
| Credit Guide Date | Issued 16 July 2026 |
| Australian Credit Licence | 491 201 |
| Purpose | This Credit Guide applies if ASCF Ltd may enter into a credit contract with you regulated under the *National Consumer Credit Protection Act 2009* (“**the Act**”). The Act regulates credit provided in Australia to individuals or strata corporations wholly or predominantly for personal, domestic or household purposes and for purchasing, renovating or improving residential property held as an investment.<br><br>The Guide provides consumers who are potential customers with details of our credit assistance or credit provision services. Please read this document carefully.<br><br>This Guide does not apply to companies or to borrowers of credit provided wholly or predominantly for investment (other than in residential property) and/or for business purposes.<br><br>The terms “we”, “us”, and “our” in this Guide refers to ASCF Ltd as either the credit provider or credit assistance provider. |
| Contacting ASCF Ltd | The ASCF Ltd Office is located at:<br><br>Level 1, 50 Park Road<br>Milton QLD 4064<br><br>You can contact us by:<br>**Telephone**: 07 3506 3690<br>**Internet:** ascf.com.au<br>**Mail:** loans@ascf.com.au<br>**In Person:** Visit the ASCF Ltd Milton office. |
| Our Obligations | It is ASCF Ltd’s obligation to only provide credit to consumers if able to assess that that credit is “not unsuitable” as defined under the Act. ASCF Ltd will assess whether the credit contract you are applying for is unsuitable or not based on the information you provide and that we verify.<br><br>A credit contract will be assessed as unsuitable for you if you will be unable to comply with your financial obligations under the contract without suffering substantial hardship, or the contract does not meet your stated requirements and objectives.<br><br>To ensure that we do not enter into a contract that is unsuitable for you, we are required to make reasonable inquiries relating to your financial situation, requirements and objectives and to take further reasonable steps to verify information that we obtain.<br><br>In addition to our obligations to assess suitability under the Act, your credit application must also satisfy our lending policies and credit criteria, including requirements relating to acceptable mortgage security, loan-to-value ratio (LVR) limits and any other applicable credit approval requirements. |
| Your Credit and Suitability Assessments | We are required to make an assessment that the credit contract or increase in credit limit is not unsuitable before we enter into the contract with you or agree to increase your credit limit.<br><br>You, the borrower and any guarantors under a credit contract may request a copy of the assessment we have performed within 7 years of entering into a credit contract or increasing the credit limit under a contract with ASCF Ltd.<br><br>If your request is within 2 years of your obtaining credit, ASCF Ltd must provide a copy of the assessment within 7 business days. |

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| | If your request is outside the 2 years of obtaining credit, ASCF Ltd has 21 business days to provide the assessment. |
| Internal Dispute Resolution | We at ASCF Ltd strive to provide our customers with the highest standard of service. If you are dissatisfied with our service to you, we encourage you to first seek to raise your concerns with us to see whether we can resolve those concerns to your satisfaction.<br><br>In the event of a complaint against ASCF Ltd, regarding any aspect of the credit services we provide, you are encouraged to notify is of your concerns so that the matter can be dealt with in line with our internal dispute resolution processes.<br><br>To notify us of your complaint, please refer to the ASCF Ltd website Complaints Notification Form below, or alternatively take action to notify our Complaints Officer via the telephone number or postal contact address provided below:<br><br>**Web:** ascf.com.au/complaints<br>**Post:** ASCF Complaints Officer,<br>Level 1, 50 Park Road Milton QLD 4064<br>**Phone:** 07 3506 3690<br><br>Once we receive your complaint, we will endeavour to resolve it as soon as possible and, where appropriate, within 10 business days. If we are unable to resolve your complaint within 21 calendar days, we will write to you to explain the reasons for the delay, inform you of your right to take the complaint to the Australian Financial Complaints Authority (AFCA) and provide AFCA's contact details. |
| External Dispute Resolution | ASCF Ltd is a member of the Australian Financial Complaints Authority ("**AFCA**"), an independent external dispute resolution (EDR) scheme approved by the Australian Securities and Investments Commission ("ASIC).<br><br>If we have not resolved your complaint to your satisfaction within applicable internal dispute resolution timeframes, or you are otherwise dissatisfied with our response, you may be entitled to refer your complaint to AFCA. AFCA provides fair, independent and free dispute resolution services for consumers.<br><br>Contact details for AFCA are:<br>**Online:** afca.org.au<br>**Email:** info@afca.org.au<br>**Phone:** 1800 931 678<br>**Mail:** Australian Financial Complaints Authority,<br>GPO Box 3,<br>Melbourne VIC 3001 |
| Fees and Charges | The Credit Providers Fees are outlined in the quote or formal loan offer that are provided to you.<br><br>Credit Assistance Providers maybe paid brokerage fees or commissions on loans that are introduced to ASCF Ltd. Depending on the loan or product, these will be paid by ASCF Ltd or the consumer.<br><br>You will be notified of any fees payable by you in the credit quote. These fees or commissions are typically between 0.5% and 2.20% of the loan amount.<br><br>You may obtain information from us regarding how fees and charges payable are worked out, a reasonable estimate of commissions likely to be received and how they are worked out on request.<br><br>From time to time, we may also remunerate other parties through payment, rewards or benefits. |
| Volume Business | We do not currently have any volume bonus arrangements. |
| Financial Difficulty / Hardship | If you still have a loan with us, you should contact us promptly should you experience, or expect to experience, any financial or other difficulty in meeting your repayment obligations under the loan. We will aim to work with you to find an appropriate solution to the circumstances of difficulty or hardship you are facing. |

16 July 2026