

## AUSTRALIAN SECURE CAPITAL FUND LTD CREDIT GUIDE

	<b>ASCF Secured Loan</b>
Credit Provider or Credit Assistance Provider	Australian Secure Capital Fund Ltd ACN 613 497 63 ("ASCF Ltd")  If you choose to obtain a loan, and we agree, you will enter into a credit contract with ASCF Ltd.
Credit Guide Status	Issued 14 December 2021
Australian Credit Licence	491 201
	<p>This guide provides consumers who are potential customers with details of our credit assistance or credit providing services. Please read this document carefully.</p> <p>This is not applicable for any business-related loans or financing. This Credit Guide only relates to credit contracts under the <i>National Consumer Credit Protection Act 2009</i> (Cth) ("the Act").</p> <p>You should read the ASCF Ltd Target Market Determination in its entirety and consider if this product is for you.</p> <p>The terms "we", "us", and "our" refers to the credit provider or the credit assistance provider.</p>
Contacting ASCF Ltd	<p>The ASCF Ltd Office is located at: Level 1, 50 Park Road Milton QLD 4064</p> <p>You can contact us by: Telephone: 07 3506 3690 Internet: <a href="http://ascf.com.au">ascf.com.au</a> Mail: <a href="mailto:loans@ascf.com.au">loans@ascf.com.au</a> In Person: Visit the Milton office.</p>
Intended Product Use	<p>Typical loan purposes for the ASCF Secured Loan includes but is not limited to:</p> <ul style="list-style-type: none"> <li>• General short-term lending</li> <li>• Property sale funding</li> <li>• Property "flip"</li> <li>• Debt recovery or consolidation</li> <li>• Financial separation</li> <li>• Construction completion.</li> </ul>
Our Obligations	<p>It is ASCF Ltd's obligation to not provide credit to consumers which it deems unsuitable.</p> <p>ASCF will assess whether your credit contract is suitable or not based on the information you provide and information we verify.</p> <p>ASCF Ltd has a legal obligation to assess if the credit contract will be unsuitable. The contract is unsuitable if it is likely you will be unable to comply with your financial obligations under the contract, where your required income was deemed insufficient to support the debt, you could only comply with substantial hardship or the contract does not meet your requirements or objectives. ASCF Ltd would also consider the contact unsuitable if it does not meet our lending policy requirements (e.g., the Loan to Valuation Ratio exceeds to maximum amount, the property is unsuitable, or the purpose of the funds are unsuitable).</p>

Suitability Assessment	<p>You, the borrower and any guarantors may request a copy of the credit assessment within 7 years of obtaining credit from ASCF Ltd, or prior to obtaining credit.</p> <p>If your request is within 2 years of obtaining credit, ASCF Ltd must provide the assessment within 7 business days.</p> <p>If your request is outside the 2 years of obtaining credit, ASCF Ltd has 21 business days to provide the assessment.</p>
Internal Dispute Resolution	<p>If you have a complaint or concern about your credit contract or the services ASCF Ltd provide, please tell us.</p> <p>Most problems can be resolved by talking to the people who provided the initial service. If that doesn't resolve your issue, or you would prefer not to speak to the person who provided your initial service, ASCF Ltd's Credit Services Complaints Officer, Richard Taylor can assist with your complaint.</p> <p>If you have a dispute, you are required to contact ASCF Ltd first (if you attempt to go straight to the External Service Provider, they will direct you to speak to us first).</p> <p>ASCF Ltd will endeavour to resolve the dispute within 5 business days.</p> <p>If ASCF Ltd cannot resolve the dispute within 21 days, we will notify you in writing.</p>
External Dispute Resolution	<p>ASCF Ltd is a member of the External Dispute Resolution, Australian Financial Complaints Authority ("AFCA").</p> <p>If you remain dissatisfied with ASCF Ltd's decision or the dispute remains unresolved, you may be able to access the services of our External Dispute Resolution – the Australian Financial Complaints Authority (AFCA).</p> <p>AFCA provides fair and independent financial services complaint resolution that is free to consumers.</p> <p>Australian Financial Complaints Authority (AFCA)  Online: <a href="http://afca.org.au">afca.org.au</a>  Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a>  Phone: 1800 931 678  Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</p>
Fees and Charges	<p>The Credit Provider's Fees are outlined in the quote or formal loan offer.</p> <p>The Credit Assistance Providers are paid brokerage fees or commissions on loans that are introduced. Depending on the loan, product or lender, this will be paid by either the lender or be payable by the consumer.</p> <p>You will be notified of any fees payable by you in the credit quote. These fees or commissions are typically between 0.5% and 2.0% of the loan amount, plus GST.</p> <p>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.</p> <p>From time to time, we may also remunerate other parties through payment, rewards or benefits.</p>
Volume Business	<p>We do not currently have any volume bonus arrangements.</p>
Financial Difficulty / Hardship	<p>You should contact us promptly should you experience financial difficulty and still have a loan with us. We will work with you to find an appropriate solution.</p>