

## AUSTRALIAN SECURE CAPITAL FUND LTD CREDIT GUIDE

<b>ASCF Secured Loan</b>	
Credit Provider or Credit Assistance Provider	Australian Secure Capital Fund Ltd ACN 613 497 635 ("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 10 September 2024
Australian Credit Licence	491 201
Purpose	This guide provides consumers who are potential customers with details of our credit assistance or credit providing services. Please read this document carefully.  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").  You should read the ASCF Ltd Target Market Determination in its entirety and consider if this product is for you.  The terms "we", "us", and "our" refers to the credit provider or the credit assistance provider.
Contacting ASCF Ltd	The ASCF Ltd Office is located at:  Level 1, 50 Park Road Milton QLD 4064  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.
Intended Product Use	Typical loan purposes for the ASCF Secured Loan include but is not limited to: <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	It is ASCF Ltd's obligation to only provide credit to consumers if able to assess that credit as "not unsuitable" as defined under the Act.  ASCF will assess whether your credit contract is unsuitable or not based on the information you provide and information we verify.  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 you would not be able to make repayments as they fall due for the term of the product and could only comply with substantial hardship or the contract does not meet your requirements or objectives. ASCF Ltd would also consider the contract 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>	<p>You, the borrower and any guarantors may request a copy of the credit assessment within 7 years of entering into a credit contract or increasing the credit limit 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>
<p>Internal Dispute Resolution</p>	<p>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 would like you to inform us so that we can aim to resolve the issue.</p> <p>In the event of a complaint against ASCF Ltd, regarding any aspect of the credit services we provide, the matter will be dealt with in line with our internal dispute resolution processes. ASCF Ltd is a member of the Australian Financial Complaints Authority. In the event of a complaint, the Complaints Officer will attempt to deal with the matter under our internal dispute resolution processes.</p> <p>To notify us of your complaint, please refer to the ASCF Ltd website Complaints Notification Form below or alternatively you can notify our Complaints Officer via:</p> <p>Web: <a href="http://ascf.com.au/complaints">ascf.com.au/complaints</a></p> <p>Post: ASCF Complaints Officer, Level 1, 50 Park Road Milton QLD 4064</p> <p>Phone: 07 3506 3690</p> <p>ASCF Ltd will endeavour to resolve the dispute within 10 business days. If ASCF Ltd cannot resolve the dispute within 21 days, we will notify you in writing.</p>
<p>External Dispute Resolution</p>	<p>ASCF Ltd is a member of the External Dispute Resolution, Australian Financial Complaints Authority ("AFCA").</p> <p>If your complaint has not been resolved to your satisfaction within 21 days, you may be entitled to refer the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.</p> <p>Australian Financial Complaints Authority (AFCA)</p> <p>Online: <a href="http://afca.org.au">afca.org.au</a></p> <p>Email: <a href="mailto:info@afca.org.au">info@afca.org.au</a></p> <p>Phone: 1800 931 678</p> <p>Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</p>
<p>Fees and Charges</p>	<p>The Credit Providers Fees are outlined in the quote or formal loan offer.</p> <p>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.</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 2.20% of the loan amount.</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	We do not currently have any volume bonus arrangements.
Financial Difficulty / Hardship	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.