BROKEREDGE
COMMERCIAL FINANCE

CREDIT GUIDE

AUSTRALIAN CREDIT LICENSEE AND CREDIT REPRESENTATIVE DETAILS ("we", "us", "our")	
Australian Credit Licensee: Bluehive Financial Services Pty Ltd	Credit Representative (broker) Name: Amelia Johansson No. 571745
Australian Credit Licence Number: 388107	Corporate Credit Representative No. 571771 Brokers Business Name: Brokeredge Commercial Finance Pty Ltd
Address: R1 / 17 Lynch Street, Hawthorn VIC 3122	Address: R1,17 Lynch Street, Hawthorn VIC 3122
Email: Jonathan@bluehive.com.au	Email: amelia@brokeredge.au
Tel: 03 8936 5200	Tel: 0466 882 063

About this Credit Guide:
This Credit Guide sets out important information to help you decide whether to accept our assistance in obtaining a credit contract or consumer lease.

This Credit Guide will tell you:

- Who we are & how to contact us;
- Engagement & Conditions;
- Fees & Commissions;
- Referrers & Referral Fees;
- Our Responsible Lending obligations;
- Credit Providers we conduct consumer credit business with; and
- What to do if you have a complaint.

We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent, we are likely to provide credit assistance to you.

We provide "Credit Assistance" when we:

1. Suggest or assist you to apply for a particular credit contract with a particular credit provider; or
2. Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
3. Suggest you remain in a particular credit contract with a particular credit provider.

Engagement and Conditions:
You (the customer) engage us (the broker) to arrange a loan on your behalf. You acknowledge that we act as an independent contractor to assist you to obtain and negotiate a loan.

Fees Payable by You:
We sometimes charge a fee for our services. More details about any fees payable will be detailed in a "Quote" we will give you before a finance application is lodged. No commission is payable by you to us, this is paid by the credit provider.

How we are paid:
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 paid to us by our aggregator. We may receive the following commissions after we provide credit assistance and your loan has settled.

Type of Commission:	
Commission/Brokerage. (Paid shortly after settlement)	Range from 0% to 5% depending on type of finance sought.
Volume Bonus	We have a volume bonus arrangement in place with the majority of our credit providers. We may receive additional commission depending on the total volume of business that we arrange with a credit provider. If the relevant volume targets are met with a credit provider, additional commission is payable by the credit provider to us.
Method of Calculation:	Based on Net amount financed plus GST

If you would like a detailed estimate of how much commission we would be paid by a particular credit provider, we will provide this to you.

Referrers and Referral fees:
In some cases, your business may have been referred to us by non- regulated third parties such as accountants, financial planners, motor resellers 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

- They should already have told you about this; and
- We will either disclose the fee or a reasonable estimate in our Proposal Disclosure Document.

Alternatively, if you want to know, you can ask about the fees and we will tell you how much was paid and how it was worked out.

Preliminary Assessment:
What we will need from you:
When we provide you with credit assistance, we must only recommend credit products that are not unsuitable for you. To be able to determine which loan products are not unsuitable, we are required to complete a Preliminary Assessment. When we make this preliminary assessment, we determine:

- your requirements and objectives – that is, what kind of loan do you want, and for what purpose;
- your financial and relevant personal situation; and
- your ability to repay the loan that you are considering.

In assessing these factors, we are also required to take reasonable steps to verify some of the information you provide us.
This verification may include:

- asking you for copies of documents that demonstrate your financial situation – in some cases we may also need to sight original documents;

contacting third parties to assist in verifying the information that you provide.

Obtaining a copy of your Preliminary Assessment:
If we haven't already provided it to you, you may request a copy of our Preliminary Assessment, and we must give you a copy of it:

- at any time during the first 2 of years of conduction the assessment, within 7 business days; or
- between 2 years and 7 years after it was conducted, we must provide it within 21 business days.

There is no charge for requesting or receiving a copy of the Preliminary Assessment.

Our "Consumer" Credit Providers include:
We source credit products from a range of banks, lenders and other credit providers. However, at present, we write a greater percentage of loans with the following banks, lenders and other credit providers.

These Lenders do not necessarily represent all the lenders who offer credit of the nature you seek.
Pepper Asset Finance Pty Ltd
Latitude Financial Services Limited
Firstmac Limited
Now Finance Group Pty Ltd
Fin One Pty Ltd t/as Finance One
Allied Retail Finance Pty Ltd t/as The Asset Financier

Dispute Resolution and Complaints:
Within our business we follow specific procedures to try to resolve any complaints that you may have.

Internal Dispute Resolution:
If you have a complaint, please contact the disputes officer on the contact details above. They will try to resolve all concerns quickly & fairly.

External Dispute Resolution:
In the unlikely event we cannot resolve your complaint in a satisfactory manner, or you have not received a response from us after 30 days, you can escalate your complaint to the below Ombudsman, a free and independent dispute resolution service provider.

Australian Financial Complaints Authority (AFCA):
AFCA Tel: 1800 931 678 or info@afca.org.au
A copy of AFCA's dispute resolution policy is available at www.afca.org.au by request.

For more information regarding anything referred to in the Credit Guide or anything else about our services, just ask at any time. We're here to help you.

PRIVACY DISCLOSURE STATEMENT & E-MAIL COMMUNICATION CONSENT

OVERVIEW

This Privacy Disclosure Statement & E-mail Communication Consent is relevant to:

Brokeredge Commercial Finance Pty Ltd ABN 62 677 224 056, Credit Representative no. 571771 , R1,17 Lynch Street, HAWTHORN VIC 3122, www.brokeredge.au

Credit Representative of:

Bluehive Financial Services Pty Ltd. Australian Credit Licence no. 388107ABN 80 103 058 822 Address: R1,17 Lynch Street, HAWTHORN VIC 3122 (**we**, **us**, **our**).

We collect and store information about you for the purposes you agree to in this Privacy Disclosure Statement and E-mail Communication Consent, subject to Australia's privacy and credit reporting laws including the Privacy (Credit Reporting) Code 2024 (**CR Code**). Your credit and personal information will be handled in accordance with the CR Code.

When you sign below, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

PRIVACY DISCLOSURE STATEMENT AND E-MAIL COMMUNICATION CONSENT

We are collecting credit-related personal information (**information**) about you, as applicable:

- To source for you, or a company of which you are a director:
  - Consumer credit for personal, household, domestic or residential investment purposes;
  - Commercial credit for business purposes; or
  - Other services stated in this Privacy Disclosure Statement and E-mail Communication Consent (**Consent**); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit or guarantor application, or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances, and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

YOUR INFORMATION — COLLECTION AND CREDIT REPORTING BODY (CRB) DISCLOSURES

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/ or insurance provider.

We may:

- Disclose your identification information to a CRB and in some cases obtain a credit report;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application;
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain;
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf; and
- Disclosure your personal information to an aggregator to enable submission of your credit application to the credit provider.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws including the CR Code, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

CREDIT PROVIDERS

As part of providing our services to you, we may undertake tasks for a credit provider which is reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule 1 at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, from one or more CRBs. Credit providers may also engage directly with a CRB to make a credit enquiry and you can ascertain the details on this and how they handle personal and credit information via their websites which are listed in our Schedule 1 – Credit Providers.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each CRB the website details will include the following specific information:

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness;
- That, if you become overdue in making credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB

- How you can obtain the credit provider's and/or CRB's policies about managing your credit information;
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws;
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider; and
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud.

Credit providers may provide your personal information (including information about your driver licence or passport) to an organisation providing verification of your identity, (including credit reporting bodies), to request an assessment of whether the information matches information held by the issuer of the identification document via the use of third-party systems (this may also include electronic identity verification). Alternative means of verifying your identity may be available.

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

YOUR RIGHTS

You have the right to ask:

- Us to provide you with all the information we hold about you;
- Us to correct the information we hold if it is inaccurate, incomplete and/or incorrect;
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email);
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening; and
- The CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 1300 887 754 or email at compliance@cogfs.com.au in some cases an administration fee may be charged to cover the cost of providing the information.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule 1 below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director;
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor;
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor; and
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.

Our Privacy Policy is available from our contact details above. Our Privacy Policy contains information about how you may complain about a breach of your privacy and how that complaint will be dealt with. Schedule 2 at the end of this document sets out the contact details for each CRB service.

In the event of a data breach involving your information, we will notify you as soon as practicable in accordance with our obligations under the CR Code.

DISCLOSURE AND CONSENT

By signing below, you agree we may:

- Use your personal and credit information:
  - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director;
  - To source any finances you required;
  - To source any insurances you require; and
  - As the law authorises or requires.
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Check your information with the document issuer, such as an employer or accountant or official record holder for the purpose of confirming your identity and information you have provided;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you to obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in Schedule 1 so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor;
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians,

securitisers and computer systems consultants or providers, so they can perform those services for us. This includes service providers located overseas. It is not practical to list every country in which recipients will be located, however it is likely to include, Germany, New Zealand, United Kingdom, Philippines, Singapore, Malaysia, Vietnam & United States of America; and

- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

EXTENDED EFFECTIVENESS FOR COMMERCIAL CREDIT

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

EFFECTIVENESS FOR CONSUMER CREDIT

This authorisation ceases when we undertake a task on behalf of the credit provider.

SOUTH AUSTRALIA

For specific finance transactions we may arrange for you, we will tell you details of the amounts we receive or pay or are likely to receive or pay, or if not known at the time, how these amounts are calculated and/or reasonable estimate of the amounts, as well as who pays and receives these amounts.

APPPOINTMENT TO ACT

I hereby appoint the above-named credit representative to act as my/our finance broker. This mandate confirms that the above-named credit representative has been appointed to collect, collate, and prepare relevant documentation and forward to potential lenders and/ or financial intermediaries.

ELECTRONIC COMMUNICATION CONSENT

By signing the below you acknowledge that:

- paper documents may no longer be given;
- you authorise us to provide you with documents, such as a Credit Guide, Quote for providing credit assistance, Credit Proposal Disclosure Document, this Privacy Disclosure Statement & E-mail Communication Consent and other information, by electronic communication to the e-mail address set out below (see the Authorisation section of this Privacy Disclosure Statement and E-mail Communication Consent);
- you agree to regularly check your e-mail address for documents we may have sent you by electronic communication; and
- consent to the provision of documents by electronic communication may be withdrawn at any time.

You can cancel your consent to receive electronic communication at any time, by contacting us via e-mail at: Info@platform.com.au or by phone 1300 730 856.

AUTHORISATION

By signing the below you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. You give us your voluntary and explicit consent for the collection, use, and disclosure of your credit-related personal information in accordance with the CR Code.

APPLICANT / DIRECTOR / GUARANTOR SIGNATURE

APPLICANT / DIRECTOR / GUARANTOR	
Signature	
Full Name	
Date	
E-mail address	

APPLICANT / DIRECTOR / GUARANTOR	
Signature	
Full Name	
Date	
E-mail address	

APPLICANT / DIRECTOR / GUARANTOR	
Signature	
Full Name	
Date	
E-mail address	

APPLICANT / DIRECTOR / GUARANTOR	
Signature	
Full Name	
Date	
E-mail address	

SCHEDULE 1 - CREDIT PROVIDERS			
Name of Credit Providers	Websites	Name of Credit Providers	Websites
ACN 603 303 126 Pty Ltd t/as Angle Finance	www.anglefinance.com.au	Money Place Assets Pty Ltd	www.moneyplace.com.au
Allied Retail Finance Pty Ltd t/as The Asset Financier	www.alliedcredit.com.au	Money Place AFLS Ltd	www.moneyplace.com.au
Affordable Car Loans Pty Ltd	www.affordablecarloans.com.au	Money 3 Loans Pty Ltd	www.money3.com.au
Alex Bank Pty Ltd	www.alex.bank	Moneytech Finance Pty Ltd	www.moneytech.com.au
ANZ Banking Group Pty Ltd	www.anz.com	Morris Finance Ltd	www.morrisfinance.com.au
Australian Motorcycle Marine Finance	www.ammf.com.au	Moula Money Pty Ltd	www.moula.com.au
Automotive Financial Services Pty Ltd	www.afs.com	Multipli Pty Limited	www.multipli.com.au
Azora Asset Finance Pty Ltd	www.azorafinance.com.au	National Australia Bank Limited	www.nab.com.au
Branded Financial Services Pty Ltd	www.brandedfinancial.com.au	Now Finance Group Pty Ltd	www.nowfinance.com.au
Bank of Queensland Limited	www.boq.com.au	On Deck Capital Pty Limited	www.ondeck.com.au
Bizcap AU Pty Ltd t/as Bizcap	www.bizcap.com.au	Pepper Asset Finance Pty Ltd	www.pepper.com.au
BOQ Credit Pty Limited	www.boq.com.au	Plenti RE Limited	www.plenti.com.au
BOQ Equipment Finance Limited	www.boq.com.au	Prospa Advance Pty Ltd	www.prospa.com.au
Capital Finance Australia Limited	www.capitalfinance.com.au	Quest Finance Australia Pty Ltd	https://quest.finance
Earlypay Equipment Finance Pty Ltd Earlypay Equipment Group Pty Ltd Earlypay Cashflow Finance Pty Ltd	www.earlypay.com.au	Resimac Asset Finance Pty Ltd	www.resimacassetfinance.com.au
Commonwealth Bank of Australia Ltd	www.commbank.com.au	RACV Finance Limited	www.racv.com.au
Dynamoney Limited	www.dynamoney.com	Rapid Loans Pty Ltd	www.rapidloans.com.au
Equity-One Mortgage Fund Ltd	www.equity-one.com	Scottish Pacific Business Finance Pty Ltd	www.scotpac.com
Firstmac Asset Funding Pty Ltd/Firstmac Limited	www.firstmac.com.au	Scottish Pacific (BFS) Pty Ltd trading as ScotPac	www.scotpac.com
Fin One Pty Ltd t/as Finance One Finance One Commercial Pty Ltd	www.financeone.com.au	Shift Financial Pty Limited t/as Shift Financial	www.shift.com.au
flexicommercial Pty Ltd	www.flexicommercial.com/au	SocietyOne Australia Pty Ltd	www.societyone.com.au
Gamma Duo Financial Services Pty Ltd	www.gammaduo.com.au	Selfco a division of MyState Bank Limited ABN 89 067 729 195	www.selfco.com.au
Judo Bank Pty Ltd	www.judo.bank	Vestone Capital Pty Limited	https://vestonecapital.com/
Latitude Financial Services Limited	www.latitudefinancial.com.au	Volkswagen Financial Services	www.vwfs.com.au
Liberty Financial Pty Ltd	www.liberty.com.au	Westlawn Finance Limited	www.westlawn.com.au
Metro Finance Pty Ltd	www.metrofin.com.au	Westpac Banking Corporation	www.westpac.com.au
Metro CF Pty Ltd	www.metrofin.com.au	WISR Finance Pty Ltd	www.wisr.com.au
MoneyMe Financial Group Pty Ltd	www.moneyme.com.au		

SCHEDULE 2 - CREDIT REPORTING BODIES (CRB)		
Name	Telephone	Website / Email Address
Experian	(03) 8622 1600	www.experian.com.au
Illion	13 23 33	www.illion.com.au
Tasmanian Collection Service	(03) 6213 5555	www.tascol.com.au
Equifax	1300 921 621	www.equifax.com.au