

## Credit guide

### Think Tank Nominees Pty Ltd

ABN 65 133 763 452

Australian Credit License Number 333163

Effective Date: 15 July 2020

### Credit Representative: Think Tank Group Pty Ltd

ABN 75 117 819 084

Australian Credit Representative Number 364 258

#### Who is the Credit Provider?

Think Tank Nominees Pty Ltd is a licensed credit provider and provides credit through its authorised credit representative Think Tank Group Pty Ltd (Think Tank).

Our loans are made via a range of associated wholesale funding structures. Therefore the name of the lender on your credit contract, mortgage and other documents will be different from our name. That name for this credit contract is: BNY Trust Company of Australia Limited.

#### What credit products we offer?

This Credit Guide relates only to our consumer lending products which include residential property loans. Therefore the reference to credit and credit contract in this Credit Guide refers to contracts applicable to our consumer lending products.

#### Fees and commissions

We charge an establishment fee and there are some other fees and charges payable by you such as valuation fees. These will be set out in a letter of offer which we will issue to you if your loan is approved. Our letter of offer will state when these fees and charges are payable.

We may receive fees or commissions from lenders who fund our loans. These are not payable by you. You may obtain from us information about a reasonable estimate of those commissions and how they are calculated.

If we source referrals from brokers, financial planners or others we sometimes pay fees or commissions to them. You may upon request obtain non-specific information about a reasonable estimate of those commissions and how they are calculated. Your introducer should provide you with a quote and a credit guide.

#### Our obligations to you

We are prohibited from providing you with credit, whether it be new credit or a credit increase, that is not suitable for you. Therefore, we must undertake a suitability assessment before we provide you with credit to satisfy ourselves that:

- You will be able to comply with your financial obligations under the credit contract without substantial hardship and
- The credit will meet your requirements and objectives.

We cannot provide you with credit unless we assess that the credit is suitable for you. You are entitled to request a copy of the suitability assessment. If you do so we must give you a written copy of the suitability assessment (at no cost to you). You may make the request by contacting us at the contact address and phone numbers at the end of this Credit Guide.

You may request a copy of the suitability assessment up to 7 years after the day on which the credit contract is entered into or the credit limit is increased and we will provide it to you within the following time frames:

- a. If the request is received prior to the date the credit contract is entered into or the credit limit is increased, as soon as possible after we receive your request
- b. If the request is received after the date of the credit contract or increase but within 2 years, within 7 business days of the request
- c. If the request is received between 2 years and 7 years of the date of the credit contract or increase, within 21 business days after we receive your request.

We will not give you a copy of the suitability assessment unless you ask for it. We are not obliged to provide it to you after 7 years from the date the credit contract is entered into or the credit limit is increased or if your credit application is declined.

#### Dispute resolution procedures

We hope you are happy with our services and products. If you are not please first speak to your nominated representative or telephone 1300 163 184 and ask to speak to the Compliance Officer. If you are not satisfied with any decision or our handling of the complaint, the complaint may be referred for external resolution to the Australian Financial Complaints Authority.

Their contact details are set out below:

#### Australian Financial Complaints Authority

GPO Box 3

T: 1800 931 678

E: [info@afca.org.au](mailto:info@afca.org.au)

[www.afca.org.au](http://www.afca.org.au)

Additional information in relation to the AFCA including rules and guidelines are available from their website.

#### How to contact us

Our contact details are as follows:

##### Location address

Level 24/101 Miller Street

North Sydney NSW 2060

T: 1300 163 184

F: 1300 781 045

[www.thinktank.au](http://www.thinktank.au)

##### Postal address

PO Box 6125

North Sydney NSW 2059