

# Credit Guide and Quote

This document provides you with important information about the credit services we, Plenti RE Limited, provide. It contains information about various fees and charges that may be payable by you to us and our related bodies for our services, as well as information about commissions that we may receive from, or pay to, third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services.

## ABOUT US

Credit assistance is provided by Plenti RE Limited  
ABN: 57 166 646 635  
Australian Credit Licence: 449176

Principal place of business:  
Level 5, 14 Martin Place, Sydney, NSW 2000  
Phone: 1300 768 710  
Email: [contact@plenti.com.au](mailto:contact@plenti.com.au)

## OUR CREDIT ASSISTANCE AND MANAGEMENT SERVICES

Nature and range of services	We provide credit assistance and management services in relation to unsecured and secured loans for amounts between \$2,001 and \$200,000. As part of the management services, we also provide you with an option to use our Expedited Loan Transfer Service where it is available, which facilitates same-day transfer of funds for eligible approved borrowers.
List of lenders	We provide credit assistance in respect of loans provided by Perpetual Corporate Trust Limited and Plenti Finance Pty Limited (each, a Lender).
Unsuitability assessment	<p>Before providing credit assistance, we will assess whether a particular loan is suitable for you.</p> <p>To do this, we will need to make reasonable inquiries about, and verify that the loan will meet, your requirements and objectives and that you will be able to comply with your obligations under the loan without substantial hardship.</p> <p>We won't be able to provide you with credit assistance in relation to a loan contract if our preliminary assessment shows that you won't be able to meet your proposed repayments obligations under that contract without substantial hardship or if the loan won't meet your requirements or objectives.</p> <p>You can request a copy of the preliminary assessment at any time up to 7 years after the date of assessment. We are required by law to provide that copy without charge within 7 business days of your request (if the copy is requested within 2 years of us giving you the relevant assistance) or 21 business days of your request (if the copy is requested more than 2 years, but within 7 years, of us giving you the relevant assistance). To request a copy please contact us at <a href="mailto:contact@plenti.com.au">contact@plenti.com.au</a>. We will not charge you for giving you a copy of our assessment.</p>

## QUOTE OF FEES AND CHARGES PAYABLE BY YOU FOR OUR SERVICES

The **maximum amount** that you will need to pay for our services and related services is **\$5,069** for personal loans or **\$2,720** for car loans, which is made up of the items below.

Credit Assistance Fee	We charge a fee for providing credit assistance. The maximum this fee will be is \$3,349 for personal loans or \$1,000 for car loans, and is payable after you enter into a credit contract with the Lender at the time credit is disbursed to you. If you enter into a contract with Perpetual Corporate Trust Limited the fee will be payable to us, and if you enter into a contract with Plenti Finance Pty Limited the fee will be payable to Plenti Pty Limited. The exact amount of this fee will be disclosed to you before you submit an offer to borrow funds from the Lender. This fee is only payable if you enter into a credit contract with the Lender and receive funds under the contract.
Expedited Loan Transfer Fee	We will charge you a fee if you use the Expedited Loan Transfer service if you enter into a credit contract and choose to use the Expedited Loan Transfer Facility in relation to a loan with Perpetual Corporate Trust Limited. The maximum this fee will be is \$40, which is payable by you to us after you enter into a credit contract and at the time that credit is disbursed.
Account Management Fee	We may charge a periodic fee for our services managing your loan account, which is collected with each scheduled repayment until your loan is repaid. The maximum fee will be \$30 per month and may be collected weekly, fortnightly or monthly depending on the terms of your credit contract. The maximum amount of this fee over the agreed term of the credit contract will be \$1,680. The exact amount of this fee will be disclosed to you before you submit an offer to borrow funds from the Lender. This fee is only payable to us if you enter into a credit contract with Perpetual Corporate Trust Limited and receive funds under the contract.

You may, on request, obtain further information from us about the method by which the above fees and charges are calculated.

## Other fees

If you proceed with a loan and funds are disbursed to you by the Lender, you will be liable to pay other fees to the Lender and to third parties. These may include:

- fees payable to a third party referrer who referred you to us;
- fees payable to the Lender in respect of the loan, including Expedited Loan Transfer Fees and Account Management fees if you enter into a credit contract with Plenti Finance Pty Limited; and/or
- Risk Assurance Charges payable to The Trust Company (Australia) Limited or to Plenti Finance Pty Limited.

The amount and/or method of calculation of each of the fees payable by you will be disclosed to you before you enter into the loan.

## COMMISSIONS

Commissions that we may receive in relation to the loan	We may receive an amount from the Lender if you enter into a credit contract which is facilitated by us, estimated to be between \$0 and \$12,208.08, calculated by applying the Platform Servicing Rate disclosed in your Loan Contract by the Amount of Credit over the loan term. This amount is not separately payable by you. You may, on request, obtain a reasonable estimate of the amount of any such commission and an explanation of how it is calculated.
Commissions that we may pay to third parties	We may pay a referral fee to a third party for referring you to us. You may, on request, obtain a reasonable estimate of the amount of any such commission and an explanation of how it is calculated.

## DISPUTES OR COMPLAINTS

How to make a complaint	<p>We are committed to providing our customers with the best possible service. If at any time you have a complaint about the service that we provide, you should first contact us. We will endeavour to deal with any complaint promptly, thoroughly and fairly.</p> <p>If you have a complaint, you should contact us by emailing <a href="mailto:complaints@plenti.com.au">complaints@plenti.com.au</a> or calling 1300 768 710.</p>
Still not satisfied?	<p>If we are unable to resolve your problem or complaint, you may contact the Australian Financial Complaints Authority ("AFCA").</p> <p>AFCA offers a free, independent dispute resolution service. You can contact AFCA on 1800 931 678 or by writing to Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001 or online at <a href="http://www.afca.org.au">www.afca.org.au</a>.</p>

# Perpetual Credit Guide

## Purpose of this Credit Guide

This Credit Guide is issued by Perpetual Corporate Trust Limited ABN 99 000 341 533 (Perpetual) (and for the purposes of this Credit Guide references to **we**, **us**, and **our**, mean **Perpetual**). Perpetual holds an Australian Financial Services Licence (**AFSL**) and an Australian Credit Licence, No. 392673 (**ACL**). Perpetual is a wholly owned subsidiary of Perpetual Limited ABN 86 000 431 827 and part of the Perpetual Group.

This Credit Guide is an important document, which we are required to give to consumers in accordance with the National Consumer Credit Protection Act 2009 (**NCCP Act**). It includes information about:

- how we can be contacted
- the credit services we are authorised to provide
- our obligations as a licensed credit provider
- our internal and external dispute resolution procedure and how you can access them.

The operation of this Credit Guide is restricted to the Plenti Lending Platform and the Plenti Wholesale Lending Platform (each, a **Scheme**).

## Our services

Perpetual is authorised under its AFSL to provide a custodial or depository service for non-IDPS schemes. As custodian, we will hold the assets as custodian for the Scheme, which includes becoming lender of record where the Scheme lends money to a consumer.

Perpetual is authorised under its ACL to engage in credit activities as a credit provider. As a credit provider, our role as lender of record will be subject to the obligations of a credit provider under the NCCP Act.

Perpetual's services to you are limited to acting as custodian of the Scheme to which we have been appointed to provide this service.

## Our relationship with the product designer

Perpetual as custodian of the Scheme has the following relationships:

- in relation to the product designer, Plenti RE Limited, who has provided or will provide credit assistance to you in relation to the Scheme, our relationship involves Plenti RE Limited as the Responsible Entity for the Plenti Lending Platform and Trustee of the Plenti Wholesale Lending Platform, appointing Perpetual to hold the assets as custodian of the Scheme.

## Assessment that a loan is unsuitable

Under the NCCP Act, we must not provide you with credit that is unsuitable for you whether by entering into a credit contract, making an unconditional representation or increasing the limit of a credit contract, and we must perform an assessment of unsuitability of you before we provide you with any credit. As part of our unsuitability assessment we will:

- make reasonable inquiries about your financial situation and the requirements and objectives in relation to the credit you are applying for
- take reasonable steps to verify your financial situation
- use this information to make an assessment as to whether the credit is unsuitable for you.

A credit contract or credit limit increase will be unsuitable if at the time it is being provided to you it is likely that you will be unable to meet your financial obligations (e.g. repayments) under the credit contract, or are unable to do so without substantial hardship. The contract will also be unsuitable if it does not meet your stated requirements or objectives.

If we assess that a proposed credit contract or credit limit increase is unsuitable for you, we cannot provide it to you.

### **Obtaining a copy of the assessment**

Under the NCCP Act, if we proceed to provide you with a credit contract or credit increase, you can request a copy of the assessment we undertake, and we must, within a reasonable timeframe and at no cost to you, provide you with a copy of the assessment:

- before entering into a credit contract with you or increasing your credit limit; or
- any time up to 7 years after you enter into the credit contract or your credit limit is increased

To request a copy of the assessment please contact us.

### **Complaints**

If you have a complaint, please contact us using the contact details below:

Telephone: 1800 022 033  
Email: [CCSCustody@perpetual.com.au](mailto:CCSCustody@perpetual.com.au)  
In writing: Complaints Officer, Perpetual MFS Custody  
GPO Box 4172  
Sydney NSW 2001

We will acknowledge your complaint within 5 business days and make every effort to resolve the issue within 21 days of receipt. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If an issue has not been resolved to your satisfaction, or your complaint remains unresolved after 30 days, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [afca.org.au](http://afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

### **Issuer of this Credit Guide**

Perpetual Corporate Trust Limited  
ABN 99 000 341 533  
Australian Credit Licence No. 392673

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