

## ENERGY MATTERS CREDIT GUIDE

### 1. ABOUT THIS GUIDE

It is important that you carefully read this Credit Guide as soon as you receive it.

This Credit Guide provides you with information relating to our credit services and information about commissions we may receive in relation to our credit services.

It also provides information about what you should do if you have a complaint or dispute in connection with our credit services.

### 2. WHO WE ARE

We are Energy Matters Pty Ltd (ABN 45 118 108 044). In this Credit Guide we refer to ourselves as "Energy Matters", "we" or "us". We hold Australian Credit Licence Number 422611 issued by the Australian Securities and Investments Commission (ASIC).

### 3. WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when we:

- suggest you apply for a particular loan or lease; or
- assist you to apply for a particular loan or lease.

Before we provide credit assistance to you, we assess whether the particular loan or lease is suitable for you. To do this, we need to make reasonable inquiries and verify that:

- the loan or lease will meet your requirements and objectives; and
- you can meet the proposed repayments.

We won't be able to give you credit assistance if our assessment shows that:

- you won't be able to meet the proposed repayments without substantial hardship; or
- the loan or lease won't meet your requirements or objectives.

It is therefore very important that the information you provide to us is accurate. It is also important that you independently consider whether the loan or lease will be right for you and whether you are comfortable that you will be able to meet your commitments under the loan or lease.

### 4. GETTING A COPY OF OUR ASSESSMENT

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with credit assistance. To request a copy please contact us. We will provide you with a copy:

- within 7 business days after the day we receive your request – provided you make the request within 2 years of the date of our credit assistance; or
- within 21 business days after the day we receive your request.

### 5. FEES AND CHARGES

We will not charge you any fees for providing credit assistance to you.

However, you may have to pay fees and charges (such as application fees, documentation fees, valuation fees, late payment fees and other fees) to the lender, lessor or other parties. You should review all disclosure documents and your loan contract or lease for further details of any such fees and charges.

### 6. COMMISSIONS WE RECEIVE

Certain lenders and lessors may pay us commission for providing credit assistance in relation to loan contracts or leases.

The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make.

### 7. FEES PAYABLE TO US

Where you have been referred to us by a third party for the purpose of us providing credit assistance to you so that you can purchase goods and/or services from that third party, that third party may pay us an administration fee for providing credit assistance to you as their customer.

### 8. HOW WE AIM TO RESOLVE COMPLAINTS

If you are unhappy with us or our services please let us know:

**Speak** to your sales representative

**Call** us on 133 786

**Write** to us at: Compliance Department  
Energy Matters Pty Ltd  
PO Box 5265  
South Melbourne VIC 3205

Where possible, we will try to resolve any concerns you raise immediately. However, sometimes we are unable to do this because there are complicated circumstances to investigate. In these cases the process can take longer. We will let you know who is handling your dispute and how you can contact them.

If we cannot resolve your concerns to your satisfaction, you may wish to contact the Credit Ombudsman Service Limited (COSL) of which we are a member. COSL is a free and independent complaint resolution scheme approved by ASIC.

You can contact COSL direct by calling 1800 138 422. For more information visit [www.creditombudsman.com.au](http://www.creditombudsman.com.au).

## 9. HOW YOU CAN CONTACT US

You can contact us to find out more information about us or any of our services in the following ways:

**Call** us on 133 786

**Fax** us on (03) 9697 1919

**Visit** our website at [www.energymatters.com.au](http://www.energymatters.com.au)

**Write** to us at: Energy Matters Pty Ltd  
PO Box 5265  
South Melbourne VIC 3205

## 10. THINGS YOU SHOULD KNOW

You should always rely on your own enquiries in relation to entering into a loan or a lease.

We do not provide legal or financial advice. It is important you understand your legal obligations under any loan or lease you enter into and the financial consequences of entering into that loan or lease. If you have any concerns you should obtain independent legal and financial advice before you enter into any loan or lease.