

The Finance Guru Pty Ltd ATF The Finance Guru Trust

ABN 36719016861

Australian Credit Licence No. 389797

Level 4, 543 Bridge Road, Richmond, Vic 3121

Telephone 1300-1234-36

Credit Guide

The Finance Guru Pty Ltd ("THE FINANCE GURU"), holds an Australian Credit Licence. THE FINANCE GURU will provide credit assistance to you and adhere to responsible lending obligations as required under the National Consumer Credit Protection Act 2009 (National Credit Act). This means that THE FINANCE GURU will:

- o make reasonable enquiries about your financial situation, requirements and objectives;
- o verify your financial situation; and
- o make a preliminary assessment about whether a credit contract is not unsuitable for you

This document contains the following information:

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| Part 1 - Credit Guide | information about The Finance Guru Pty Ltd, your credit assistance provider |
| Part 2 - Quote | the estimated fees you will pay us for providing services to you |
| Part 3 - Proposal Document | the commissions and other benefits we will receive should your application for finance with Westpac Banking Corporation ("Westpac") be successful |

Please read this document carefully before signing it.

By signing this document, you acknowledge that:

1. you have read and understood the THE FINANCE GURU Credit Guide;
2. you agree to appoint THE FINANCE GURU to assist in arranging finance on your behalf as set out in this document;
3. you have received a Quote and understand the estimated fees you will pay us for providing services to you;
4. you have received a Proposal Document and understand that THE FINANCE GURU and ProLoan may receive commission and other benefits from Westpac, if Westpac offers you the finance;
5. you understand that THE FINANCE GURU will assist in arranging finance for you based on the information provided by you, your accountant and/or your legal and financial advisers; and
6. you understand that THE FINANCE GURU will make a preliminary assessment about whether a credit contract is not unsuitable for you;
7. upon request you are entitled to receive a free copy of the THE FINANCE GURU Preliminary Assessment Form.

Signed by Client 1 Dated/...../.....

Name (please print)

Signed by Client 2 Dated/...../.....

Name (please print)

Signed by your
THE FINANCE GURU representative Dated/...../.....

Name (please print):