

# CREDIT GUIDE

Issued 1 April 2023

OYA Financial Services Pty Ltd (ACL 421290)  
ACN 156 147 223

## AUTHORISED REPRESENTATIVES

Credit Representatives Name: John Osborne Credit Representatives Number: 378814

Credit Representatives Name: Neeta Mathur Credit Representatives Number: 398917

## PRIMARY CONTACT DETAILS

Ground Floor, 18-20 Waterloo Street Narrabeen  
PO Box 88 Narrabeen NSW 2101  
P 1300 727 082  
E [finance@oya.com.au](mailto:finance@oya.com.au)  
W [www.oya.com.au](http://www.oya.com.au)

### Narrabeen - Head Office

18-20 Waterloo Street Narrabeen NSW 2101  
PO Box 88 Narrabeen NSW 2101  
Telephone 1300 727 082

### Hunter Valley

12 Cumberland Street Cessnock NSW 2325  
PO Box 234 Cessnock NSW 2325  
Ph.: 1300 727 082

## Licensee Credit Guide

This document provides information about the services that **OYA Finance Pty Ltd (ACN 076 306 100)** provide.

We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking.

### Licensee details

#### OYA Financial Services Pty Ltd (ACN 156 147 223)

**Australian credit license:** 421290  
**Street Address:** 44/18 – 20 Waterloo Street, Narrabeen NSW 2101  
**Mailing Address:** PO Box 88, Narrabeen NSW 2101  
**Phone:** 1300 727 082  
**Email:** [complianceofficer@oya.com.au](mailto:complianceofficer@oya.com.au)  
**Website:** [www.oya.com.au](http://www.oya.com.au)

### Services we provide

As your mortgage brokers, we will act as your lending experts; making sure you understand the loan repayments, loan features, fees and charges of your home loan.

Saving you time and money, we can search hundreds of loan products from a panel bank and non-bank lenders, comparing fees, charges and loan features to best suit your lifestyle.

If you need it, we can also help you with your car finance, business finance or insurance needs.

We will help you to choose a loan or lease which is suitable for your purposes. Additionally, we will provide you with information on a broad range of financiers and products. Once you have chosen a loan or lease that is suitable for you, we will help you to obtain an approval.

### Our panel lenders

We source finance from a panel of financiers. The financiers named below are the eight financiers with which we conduct the most business.

- ING Direct
- BankWest
- Commonwealth Bank
- NAB Broker
- St George
- Westpac
- ANZ Bank
- Macquarie Bank

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## **We will need information from you**

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain, or any lease we help you to enter, is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason, we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

We must provide you with a copy of our preliminary credit assessment of your application if you ask within seven years of when we assist you. We are only required to give you a copy of the credit assessment if we give you credit assistance.

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own use and you should not rely on it.

## **Fees payable by you**

OYA Finance Pty Ltd does not charge you for the credit services it provides. However, our credit representatives sometimes charge fees for their services. More details about the fees payable by you will be documented in the quote. You may also obtain more information from your credit representative about how these fees and charges are worked out and a reasonable estimate.

You may also be required to pay the lender's application fee, valuation fee, government charges and other transaction fees.

## **Commissions received by us**

We may receive commissions from the lenders and lessors who provide finance for you as our customers. These are not fees payable by you. You may obtain from us information about a reasonable estimate of those commissions and how the commissions are worked out.

### Commission's payable by us

OYA Financial Services and our credit representatives source referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. These are not fees payable by you. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

### Our internal dispute resolution scheme

We, at OYA Finance Pty Ltd believe that it is essential for our customers to be able to identify and deal with a broker who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes. We are committed to the effective handling of complaints and timely resolution of disputes.

### Receiving complaints and the complaint process

If you have a complaint or a dispute, you have the option of either contacting your broker or lodging the complaint directly with OYA Financial Services.

You can lodge complaints with OYA Financial Services by contacting the Compliance Officer:

**Phone:** 1300 727 082  
**Email:** [complianceofficer@oya.com.au](mailto:complianceofficer@oya.com.au)  
**Address:** PO Box 88, Narrabeen, NSW 2101

You can also speak with any representative of our business who will refer you to the Compliance Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

We will observe the following principles in handling your complaint:

- there is no requirement for face-to-face contact between you and us, although it may be useful for us to come to a satisfactory resolution;
- we expect that both parties will make a genuine attempt to resolve a complaint promptly;
- we expect that both parties will provide all essential and relevant information, documents, written statements and any other materials that may properly and reasonably be believed to assist in resolving the complaint;
- we expect that both parties will comply with all reasonable requests from the other party to provide information within a reasonable time frame.

### Time frames for response

If your request cannot be resolved immediately, we will respond to your request within two (2) business days of receipt of the complaint. We will keep you informed of the progress of the investigation.

### Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is AFCA (Australian Financial Complaints Authority).

**Free call:** 1800 931 678  
**Fax:** (03) 9613 6399  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Website:** [www.afca.org.au](http://www.afca.org.au)  
**Mail:** Australian Financial Complaints Authority Limited  
GPO Box 3  
Melbourne VIC 3001

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

### More information

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

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## Representative Credit Guide

We have appointed the person below as our credit representative in the provision of credit assistance to you.

### Credit representative details

**Credit Representatives Name:** John Osborne  
**Credit Representatives Number:** 378814  
**Business Name:** OYA Finance Pty Ltd  
**Street Address:** 44/18-20 Waterloo Street, Narrabeen NSW 2101  
**Phone:** 1300 727 082  
**Email:** [finance@oya.com.au](mailto:finance@oya.com.au)

The information detailed above applies specifically to the credit representative.

In addition, the credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the representative. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.

The credit representative has access to the financiers listed in the licensee credit guide above.

### Fees payable by you

The credit representative does not charge you for the credit services because the representative receives commission from the financier or the licensee. However, you may need to pay the financiers application fee, valuation fees, and other fees.

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## Representative Credit Guide

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### Credit representative details

<b>Credit Representatives Name:</b>	Neeta Mathur
<b>Credit Representatives Number:</b>	398917
<b>Business Name:</b>	OYA Finance Pty Ltd
<b>Street Address:</b>	44/18-20 Waterloo Street, Narrabeen NSW 2101
<b>Phone:</b>	1300 727 082
<b>Email:</b>	<a href="mailto:Neeta.Mathur@oya.com.au">Neeta.Mathur@oya.com.au</a>

The information detailed above applies specifically to the credit representative.

In addition, the credit representative may receive the whole or part of the commissions and fees referred to above directly or indirectly from us as the representative. You can obtain information from the credit representative about a reasonable estimate of those commissions and how the commission is worked out.

The credit representative has access to the financiers listed in the licensee credit guide above.

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