



Financial Services Guide

A **Financial Services Guide (FSG)** describes the financial services offered by, and important information about, an Australian Credit Licensee.

A **Product Disclosure Statement (PDS) & Terms & Conditions (T&C's)** is a document, or sometimes a group of documents, that contains information about financial product including any significant benefits and risks, the cost of the financial product and the fees and charges that the credit assistance provider may receive. Supplementary financial product providers will issue PDS's and/or T&C's on origination and must be read in conjunction financial product to which they relate.

A **Credit Guide (CG)** provides important information about a licensee's obligations in relation to consumer lending products regulated by the National Credit Code. (Effective, 1st March, 2011), QBF holds an Australian Credit Licence. (Details below)

This Financial Services Guide (FSG) has been prepared and issued by Quantum Business Finance Pty Ltd ("QBF"/Quantum") ACN 135 253 191, Australian Credit Licensee (ACL) Number 395230, of L2, 493 St Kilda Road, Melbourne, VIC. 3004.

How to obtain an FSG, or a PDS

QBF's website www.quantumbusiness.com.au provides you electronic access its FSG and any PDS for any financial products and services issued by it or the product issuer.

Overview of QBF

QBF is one of Australia's best connected, resourced and industry recognised Equipment Finance Broking firms. Our market position guarantees we achieve privileged interest rates on the full range of equipment finance products from all major bank and specialised asset finance lenders in the market.

We provide Motor Vehicle and Equipment Finance to all business types from sole traders through to listed companies and also for individuals requiring a consumer loan for motor vehicle, motorcycle, caravan and motor marine craft.

No matter how big or small your business, we will offer you a portfolio of lenders with a diverse range of tailored products, and we'll make our lenders fight for your business.

We have the expertise and the industry contacts to choose the right lender, get the right facility, expertly complete finance submissions, and deliver the best possible outcome on the best possible terms, on your behalf.

Our business is based on building strong ongoing relationships, so we'll be there with you to liaise with your suppliers, accountants and insurers, and take care of all your documentation for the duration of your finance agreement and beyond.

About this Guide

This FSG contains information to help you decide whether to use the financial and consumer assistance services QBF is able to offer you. It provides detail on our services and charges, your rights as a client and how any complaints you may have will be dealt with.

We trust it will assist you in deciding whether to use our services.

It provides you with information about:

- The services we offer you;
- Who we act for in providing these services;
- How we and our associates are paid;
- Any potential conflict of interest we may have; and
- Our internal and external dispute resolution procedures and how you can access them.

1. What services can we provide?

QBF provides you with credit assistance advice in respect of asset finance products, including: -

Chattel Mortgage, Hire Purchase, Finance Lease, Novated Lease, Operating Lease, Rental, Consumer Loans, Trade Finance, Debtor Finance, Business Finance and Import & Escrow Funding.

2. Who do we act for?

QBF is appointed by you as your delegate. Our broker representative is an agent (go-between) acting for you, and able to deal with a numerous credit providers (lenders) to provide advice about financial products and loans which takes your specific needs, objectives or financial situation into account.

3. General Advice Warning

It is important that you understand and are happy with the finance products we or our representatives can arrange. We can give you general information to help you decide, but do not provide accountancy advice on its appropriateness based on any consideration of your objective, financial situation or needs. Before deciding about whether or not to purchase the finance product please carefully read the Credit Providers T&C's to decide if it is right for you.

4. Receiving documents

It is standard practice for QBF to electronically distribute, post, or hand deliver to you, important documents such as Consumer Credit Guides "CG's", Lenders loan Terms & Conditions "T&C's" or Product Disclosure Statements "PDS's". Should you only wish to receive any of these documents by normal mail, you should contact us immediately and we will send such documents to the last known address notified or advised to us.

5. How do we manage conflicts of interest?

Conflicts of interest are circumstances where some or all of your interests, are inconsistent with or diverge from some or all of our interests. We take any potential conflict seriously and have a Conflicts of Interest policy with which we comply. Our procedures and training are designed to properly manage any conflict that may arise. If you require any further explanation, please ask us.

6. Do we have any relationships or associates with financial product providers?

QBF has non-exclusive introducer agreements with its credit providers under which it may receive commissions and other incentives, founded on volume and other portfolio indicators.



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7. What information do we maintain about you and how can you access it?

We maintain a record of your personal profile. That record contains information about finance products that we have arranged for you. The record may also contain details of your objectives, financial situation and needs collected for the purpose of arranging a finance product. We also maintain records of any recommendations made to you and lenders conditions of approval.

We are committed to implementing and promoting a Privacy Policy, which will ensure the privacy and security of your personal information.

A copy of our Privacy Policy is located on our website www.quantumbusinessfinance.com.au. If you would prefer to have a copy mailed to you, please contact us.

8. How are we paid for the credit services provided?

QBF can be paid in a number of ways that vary according to the finance product or services you require and our arrangements with the relevant finance provider. These are explained below:

Compensation Arrangements

Operating a financial services business involves substantial costs. Fees and commissions assist us to afford the infrastructure, personnel, professional development, systems and industry compliance regime to provide the professional services our clients have come to expect.

We pay our staff an annual salary and our representatives commissions for their services. They may also receive bonuses or other incentives and rewards based on their performance relating to finance products and other business criteria.

Different financiers can agree to pay us different commission rates for the same types of products. The rates also vary for each product type. The commission rate does not represent our profit margin as it also reimburses us for administrative and other expenses we incur in providing our services. This commission is included in the financed amount. If you require further details about any of the above remuneration received by us, please ask.

Commissions, which are paid from the finance product costs, can be proportionally or all be paid to our broker representative acting on your behalf.

Where you have been provided with financial services by an employee or an authorised representative, we may pay them all or part of our remuneration.

Where you have been referred to us by a third party, we may pay them a part of the commission we earn. Any such commission we pay to a referrer is at no extra cost to you.

From time to time, we may participate or benefit from incentive schemes finance providers may offer, commonly referred to as "soft dollar" and non-monetary benefits. These incentives are a consequence of finance products or services from credit or other service providers. These benefits may consist as promotional

items, financial assistance for promotion of its products, business related conferences, study trips or other functions. We may also be eligible to qualify for other benefits such as awards or hospitality events. These benefits are provided to us at no additional costs to you.

QBF will not charge you any fees or charges in relation to any insurance arranged for you as part of your finance contract.

10. Professional indemnity insurance arrangements

We, our employees and our authorised representatives are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to our representatives, authorised representatives and our employees who no longer work for us (but who did at the time of the relevant conduct).

11. Cooling off period

A cooling off period may apply to a Consumer Loan issued to you by a credit provider. Details of your cooling off rights will be included in the relevant PDS or the T&C's issued by the credit provider.

12. What should you do if you have a complaint?

If you have any complaints about the service provided, you should take the following steps:

1. Contact QBF as detailed below and tell us about your complaint;
2. If your complaint is not satisfactorily resolved within 24 hours, please contact the QBF complaints officer on phone number (03) 9006 1111, email: admin@quantumbusiness.com.au, or put your complaint in writing and send it to Quantum Business Finance Pty Ltd, L2, 493 St Kilda Road, Melbourne, Vic 3004. Please mark the envelope "Notice of Complaint". We will try and resolve your complaint quickly and fairly.
3. QBF is a member of the Australian Financial Complaints Authority Financial (AFCA) membership number 41878. (As from 1st November 2018.)

If the complaint is not resolved to your satisfaction, you are entitled to refer the matter to the AFCA, the ASIC approved External Dispute Resolution (EDR) authorities.

They can be contacted on 1800 931678 (free call) or email info@afca.org.au or website www.afca.org.au or in writing at GPO Box 3, Melbourne, VIC 3001.

The EDR authority is a free service established to provide you with an independent mechanism to resolve specific complaints.

If you have any further questions about this FSG please contact us on (03) 906 1111. Services covered by this FSG are provided by QBF.