

Credit Guide

Finance by the funder, Salaam Finance Master Income Fund Pty Ltd ACN 667 331 535, is managed by Allied Financial Consulting Pty Limited ACN 059 732 419 Australian Credit Licence 393845 (**Allied**).

Allied are licensed under the *National Consumer Credit Protection Act 2009* (Cth) (**NCCP Act**) and are the Manager under the finance agreement.

The Program Manager is Salaam Finance Licensing Pty Ltd ACN 666 538 076 (Credit Representative Number 549757).

We will need information from you

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

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

A finance facility will be unsuitable if at the time of the assessment, it is likely that at the time the finance facility is made:

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

Requesting a copy of the assessment

We will provide you with a written copy of our assessment of your application within 7 business days if you ask for a copy within the first two years of the date of the finance agreement or finance facility increase. If you ask for a copy of our assessment after two years but within 7 years of the date of the finance agreement or finance facility increase, we will provide you with a copy within 21 business days. We are only required to give you a copy of our assessment if you enter into a finance agreement or the finance facility is increased. The assessment will be provided to you free of charge.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints, you should notify us by contacting our Complaints Officer by:

- phoning 1300 159 800;
- emailing finance@salaam.com.au
- writing to GPO Box 4759 SYDNEY NSW 2001; or

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- by speaking to any representative of our business who will refer you to the Complaints 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.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may be able to refer the complaint to the Australian Financial Complaints Authority (**AFCA**) scheme, which can be contacted:

- by phoning 1800 931 678;
- by email at info@afca.org.au; or
- in writing to GPO Box 3, Melbourne VIC 3001.

See www.afca.org.au for more information about AFCA.

The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about AFCA and obtain details of our privacy policy on request.

Things you should know

If we arrange a finance facility for you to purchase or refinance real estate, you should 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.

You should ensure that you have approved finance before entering a binding contract to purchase.

We don't provide legal or financial advice unless specified in a separate contract. It is important that you understand your legal obligations under the finance facility and the financial consequences.

Before you accept your finance offer, make sure you read the finance agreement carefully to understand full details of the finance facility. If you have any doubts, you should obtain independent legal and financial advice before you enter any finance agreement.

Questions?

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. You can contact us:

- by phone on 1300 159 800;
- by email at finance@salaam.com.au; or
- in writing to GPO Box 4759 SYDNEY NSW 2001.