



Credit Guide

Credit Guide for

Mercury Finance Pty Ltd trading as Mercury Finance
ABN: 28 156 248 092 ~ Australian Credit Licence: 421347

General

We are required by law to provide you with a Credit Guide as soon as it becomes apparent we are likely to enter into a credit contract with you.

This guide provides you with basic information about:

- who we are and how to contact us
- our obligations to provide you with a credit assessment if you ask us our obligation to ensure the chosen credit contract meets your requirements and objectives
- our obligation to ensure you have the financial capacity to repay the credit contract without undue hardship and
- how to contact both our internal and external dispute resolution schemes if you have a complaint about us

Credit Assessment

If you ask us, we will provide you with a credit assessment. It will provide you with a summary of the information you gave us about your stated requirements and objectives and your financial position. It will also state the basis for our credit decision.

If requested, we will provide you with a written copy of the assessment before entering the contract or increasing the credit limit.

We will also provide you with a written copy of the credit assessment within 7 business days of your request if it is made within 2 years of the contract being formed. We will provide it within 21 business days if your request is received more than 2 years after the contract was formed.

We are not obliged to provide you with a copy of the credit assessment if we do not approve your credit contract application or your request is received more than 7 years from when the contract was formed or the credit limit increased.

You will not be charged for a copy of your assessment.

Responsible Lending

Under the National Consumer Credit Protection Act (NCCP) we have obligations to ensure the credit contract we offer you meets your requirements and objectives and that you have the financial capacity to repay without substantial hardship.

We must not enter into a contract with you, or increase your credit limit on an existing contract, if the credit contract is unsuitable and/or you are unlikely to meet the repayment obligations without financial hardship.

Dispute Resolution

Our business is committed to excellent customer service and the resolution of any concerns or complaints quickly, fairly and efficiently. Our priority is to resolve these matters with you as quickly as possible.

If you have a concern or complaint, please lodge it with our internal dispute resolution scheme by phone, email or mail. The contact details are:

Phone: 1300 115 135

Email: complaints@mercuryfinance.com.au

Mail: Mercury Finance
IDR Manager
Level 6 15 Talavera Road
Macquarie Park NSW 2113

Our staff will contact you to discuss your concerns and the outcome you want. We will then investigate your matter. We will provide you with a written response of the outcome if we cannot resolve your complaint or concern in within one day of receiving it.

Should a complaint arise which we do not resolve to our mutual satisfaction, please be aware you can then take it to our external dispute resolution service. This is a free service which provides you with an independent mechanism to resolve any specific complaints or disputes you have with us which we cannot resolve together.

We are a member of Australian Financial Complaints Authority (AFCA), to seek a review of our decision, please contact them on the below;

Telephone: 1800 931 678

Website: www.afca.org.au

Email: info@afca.org.au

Writing to: GPO Box 3, Melbourne VIC 3001

The external dispute resolution is a free and independent service to resolve complaints.

Our Contact Details

If you wish to contact us, our contact details are:

ABN: 28 156 248 092 Australian Credit Licence: 421347

Phone No: 1300 034 498 Fax No: (02) 8004 8286

Email: enquiries@mercuryfinance.com.au

Mail: Mercury Finance
Level 6 15 Talavera Road
Macquarie Park NSW 2113



Privacy Disclosure Statement & Consent

Privacy Disclosure Statement & Consent for

Mercury Finance Pty Ltd trading as Mercury Finance
ABN: 28156248092 ~ Australian Credit Licence: 421347

Overview

Mercury Finance Pty Ltd trading as Mercury Finance, ACN 156248092 ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes

Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- o To provide you, or a company of which you are a director, with:
 - Consumer credit for personal, household, domestic or residential investment purposes; or
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- o In relation to a guarantee you will provide.

We require the information we collect from you, or your broker on your behalf, to assess your credit or guarantor application or the credit application of a company of which you are a director and to manage any credit contract that results. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information – Collection and Credit Reporting Body Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to manage any credit contract that results. We may:

- Disclose your information to Equifax and/or Experian credit reporting bodies (CRB)
- Use information the CRB provides to assist us assess your credit or guarantor application
- Disclose your credit information to your introducer to assist in the application process
- Provide the CRB with your repayment history
- Notify the CRB of any overdue payments, provided they are more than 60 days overdue,

we have attempted to collect the payment and we have notified you of our intention to do so

- Notify the CRB of a serious credit infringement if we have reasonable grounds to believe you fraudulently obtained, or attempted to obtain, credit from us or that you have shown an intention to evade your obligations under the contract with us
- Ask the CRB to assess your eligibility to receive direct marketing material from us

The CRB may include your information in reports to other credit providers to assist them in assessing your credit worthiness.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Your rights

You have the right to ask:

- us to provide you with all the information we hold about you
- us to correct the information we hold if it is incorrect
- us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- the CRB not to use your information for direct marketing assessment purposes, including pre-screening
- the CRB not to use, or disclose, your information if you have reasonable grounds to believe you have, or will be, a fraud victim
- the CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer via email at privacy@mercuryfinance.com.au or Ph.: 1300115135. In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at www.mercuryfinance.com.au/privacy or we will provide you with a copy if you ask us.

You can contact the Equifax via their website www.mycreditfile.com.au or Experian via their website www.experian.com.au.

Disclosure and Consent

By signing below, you agree we may:

- Use your personal and credit information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
 - To manage or better service your, or the company's, account and any future needs
 - To assist you to manage your debts or the company's debts or collect any amounts you or the company owes
 - As the law authorises or requires;
- Obtain from, and disclose to, any third party, including your introducer, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assess, arrange, provide or administer your credit application or guarantee and any insurance requirements;
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

Signature

Name of Signatory

Date

You also agree that we may, as appropriate:

- Where you are a consumer credit applicant, notify a CRB you as an individual (not as a director of a company) have applied for credit with us, the amount of the credit required, the contract details, including the amount financed, your status under the contract (borrower / co-borrower / guarantor) and commencement and termination dates;
- Provide your identification details to the CRB;
- Exchange your credit information with the CRB, any credit provider named in your credit report or in your application and with any introducer assisting you with the application;
- Obtain information about your consumer credit or commercial activities, or commercial credit worthiness, where relevant, from a CRB;
- Disclose credit information about you to a guarantor, or a prospective guarantor; and
- When you are a prospective guarantor, obtain a credit report about you to assess whether to accept you as a guarantor.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to us for considering your consumer or commercial credit or guarantor application, and/or assessment a credit application by a company of which you are a director
- When you are a prospective guarantor, us using that information to assess your suitability as a guarantor
- Another credit provider, disclosing to us for a particular purpose, information it holds about you

Where the applicant, or guarantor, is a company of which you are a director, you specifically acknowledge and agree you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Co-applicant's Signature

Name of Signatory

Date

Finance Application

Mercury Finance Pty Ltd – ABN: 28 156 248 092
Australian Credit Licence 421347



MERCURY
Finance

IMPORTANT INFORMATION

To apply you must have a good credit rating and be:

- At least 18 years old
- Applying in a personal name(s) (Not a Company)
- Australian Resident or holder of 457 Visa
- Currently hold a Boat Licence
- Agree to Direct Debit re-payments

For efficient processing , please include the documents listed below with your application.

- Most recent 2 months bank statements in your name(s)
- Proof of income, e.g. 2 current pay slips, if self-employed current tax assessment notice or letter from accountant
- Copy of Drivers Licence (both sides)

I WANT TO FINANCE?

**BMT (Boat Motor Trailer)
Package**

☐ New
☐ Used

**Repowering Outboard
or Inboard**

☐ New
☐ Used

Borrower 1

PERSONAL DETAILS

Name	<input type="text"/>	<input type="text"/>
	First	Middle
	<input type="text"/>	
	Surname	
Date of birth	<input type="text"/>	Gender <input type="text"/>
Marital Status	<input type="text"/>	Nº of Dependents <input type="text"/>
Driver's Licence	<input type="text"/>	Expiry <input type="text"/>
Home Phone	<input type="text"/>	Mobile <input type="text"/>
Email	<input type="text"/>	

Borrower 2 (If Applicable)

PERSONAL DETAILS

Name	<input type="text"/>	<input type="text"/>
	First	Middle
	<input type="text"/>	
	Surname	
Date of birth	<input type="text"/>	Gender <input type="text"/>
Marital Status	<input type="text"/>	Nº of Dependents <input type="text"/>
Driver's Licence	<input type="text"/>	Expiry <input type="text"/>
Home Phone	<input type="text"/>	Mobile <input type="text"/>
Email	<input type="text"/>	

CURRENT ADDRESS DETAILS

Property Name	<input type="text"/>		
Street	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Unit	Number	Street Name
Suburb	<input type="text"/>		
	<input type="text"/>	<input type="text"/>	
	State	Postcode	
Residential Status:	<input type="text"/>		
	(Home Owner, renting, etc)		
Time at Address	<input type="text"/>	<input type="text"/>	
	Years	Months	
Rent/Mortgage(\$)	<input type="text"/>	<input type="text"/>	
	Amount	Frequency of payment	

CURRENT ADDRESS DETAILS

Property Name	<input type="text"/>		
Street	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Unit	Number	Street Name
Suburb	<input type="text"/>		
	<input type="text"/>	<input type="text"/>	
	State	Postcode	
Residential Status:	<input type="text"/>		
	(Home Owner, renting, etc)		
Time at Address	<input type="text"/>	<input type="text"/>	
	Years	Months	
Rent/Mortgage(\$)	<input type="text"/>	<input type="text"/>	
	Amount	Frequency of payment	

Finance Application

Mercury Finance Pty Ltd – ABN: 28 156 248 092
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MERCURY
Finance

Borrower 1

PREVIOUS ADDRESS (IF LESS THAN 3 YEARS AT CURRENT ADDRESS)

Property Name			
Street	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Unit	Number	Street Name
Suburb			
	<input type="text"/>	<input type="text"/>	
	State	Postcode	
Time at Address	<input type="text"/>	<input type="text"/>	
	Years	Months	
Residential Status:			
	(Home owner, renting, etc)		

CURRENT EMPLOYER

Occupation:			
Employment Status			
Employer			
Phone			
Time at Employer	<input type="text"/>	<input type="text"/>	
	Years	Months	

PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS AT CURRENT EMPLOYMENT)

Occupation:			
Employment Status			
Employer			
Phone			
Time at Employer	<input type="text"/>	<input type="text"/>	
	Years	Months	

INCOME

	Description	Net Amount	Frequency
Salary	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Property	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>

Borrower 2

PREVIOUS ADDRESS (IF LESS THAN 3 YEARS AT CURRENT ADDRESS)

Property Name			
Street	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Unit	Number	Street Name
Suburb			
	<input type="text"/>	<input type="text"/>	
	State	Postcode	
Time at Address	<input type="text"/>	<input type="text"/>	
	Years	Months	
Residential Status:			
	(Home owner, renting, etc)		

CURRENT EMPLOYER

Occupation:			
Employment Status			
Employer			
Phone			
Time at Employer	<input type="text"/>	<input type="text"/>	
	Years	Months	

PREVIOUS EMPLOYER (IF LESS THAN 3 YEARS AT CURRENT EMPLOYMENT)

Occupation:			
Employment Status			
Employer			
Phone			
Time at Employer	<input type="text"/>	<input type="text"/>	
	Years	Months	

INCOME

	Description	Net Amount	Frequency
Salary	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Property	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>

Finance Application

Mercury Finance Pty Ltd – ABN: 28 156 248 092
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MERCURY
Finance

Borrower 1

ASSETS (VEHICLES, REAL ESTATE, OTHER PROPERTY ETC)

Description	Value

EXPENSES (CREDIT CARDS & LOANS)

Type	Financer	Payment	Frequency
Balance/Owing		Limit/Original Amount	

Type	Financer	Payment	Frequency
Balance/Owing		Limit/Original Amount	

Type	Financer	Payment	Frequency
Balance/Owing		Limit/Original Amount	

Type	Financer	Payment	Frequency
Balance/Owing		Limit/Original Amount	

Type	Financer	Payment	Frequency
Balance/Owing		Limit/Original Amount	

Borrower 2

ASSETS (VEHICLES, REAL ESTATE, OTHER PROPERTY ETC)

Description	Value

EXPENSES (CREDIT CARDS & LOANS)

Type	Financer	Payment	Frequency
Balance/Owing		Limit/Original Amount	

Type	Financer	Payment	Frequency
Balance/Owing		Limit/Original Amount	

Type	Financer	Payment	Frequency
Balance/Owing		Limit/Original Amount	

Type	Financer	Payment	Frequency
Balance/Owing		Limit/Original Amount	

Type	Financer	Payment	Frequency
Balance/Owing		Limit/Original Amount	

OFFICE USE ONLY

Invoiced Amount \$		Less Deposit Amount \$		Less Trade In Amount \$	
Approximate Loan Amount \$		Loan Term in Years (Up to 7 years)		Frequency of Loan Repayments	



Direct Debit Request Form

Request and Authority to debit the account named below to pay

Mercury Finance Pty Ltd trading as Mercury Finance
ABN: 28156248092 ~ Australian Credit Licence 421347

Direct Debit Request and Authorisation

Surname

First name(s)

(you)

Request and authorise MF (User ID # 457680) to arrange, through its own financial institution, a debit from your nominated account, any amount Mercury Finance Pty Ltd deems payable under any finance contract between you and MF or any amount specified in any verbal or written instruction you give MF from time to time.

This debit or charge will be made through the Bulk Electronic Clearing System (BECS) from your account held at the financial institution nominated below and will be subject to the terms and conditions of the Direct Debit Request Service Agreement attached.

Nominated Account Details

Name of Financial Institution

Address of Financial Institution

Name of Account to be debited

Acknowledgement

By signing and/or providing us with a valid instruction in respect to your Direct Debit Request, you have understood and agreed to the terms and conditions governing the debit arrangements between you and Mercury Finance Pty Ltd as set out in this Request and in your Direct Debit Request Service Agreement.

Account Signatory

Signature

Name of Signatory

Signature

Name of Signatory

Date Signed

Address of Signatory

Date Signed

Address of Signatory

This is your Direct Debit Service Agreement with Mercury Finance Pty Ltd (trading as Mercury Finance).
 ABN 28156248092 User ID 457680. It explains what your obligations are when undertaking a debit arrangement with us. It also details what our obligations are to you as a direct debit provider.

Definitions

Account: means the account held at your financial institution from which we are authorised to arrange for funds to be debited.

Agreement: means this Direct Debit Request Service Agreement between you and us.

Banking day: means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.

Debit day: means the day that payment by you to us is due.

Debit payment means a particular transaction where a debit is made.

Direct Debit Request means the Direct Debit Request between us and you.

us or we: means Mercury Finance Pty Ltd

you: means the customer who has signed or authorised by other means the Direct Debit Request.

your financial institution: means the financial institution nominated by you on the DDR at which the account is maintained.

1. Debiting your account

By signing a Direct Debit Request you have authorised us to arrange for funds to be debited from your account. You should refer to the Direct Debit Request and this agreement for the terms of the arrangement between us and you.

We will only arrange for funds to be debited from your account as authorised in the Direct Debit Request.

If the debit day falls on a day that is not a banking day, we may direct your financial institution to debit your account on the following banking day. If you are unsure about which day your account has or will be debited you should ask your financial institution.

2. Amendments by us

We may vary any details of this agreement or a Direct Debit Request at any time by giving you at least fourteen (14) days written notice.

3. Amendments by you

You may change*, stop or defer a debit payment, or terminate this agreement by providing us with at least **14 days** notification by writing to:

Mercury Finance

Level 4, 13-15 Lyonpark Road Macquarie Park NSW 2113

Phone: 1300115135

or arranging it through your own financial institution

*Note: in relation to the above reference to 'change', your financial institution may 'change' your debit payment only to the extent of advising us of your new account details.

4. Your obligations

It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the Direct Debit Request.

If there are insufficient clear funds in your account to meet a debit payment:

- you may be charged a fee and/or interest by your financial institution;
- you may also incur fees or charges imposed or incurred by us; and
- you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.
- You should check your account statement to verify that the amounts debited from your account are correct

5. Dispute

If you believe that there has been an error in debiting your account, you should notify us as detailed below and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly. Alternatively you can take it up directly with your financial institution. If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted. If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding in writing.

6. Accounts

You should check:

- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
- your account details which you have provided to us are correct by checking them against a recent account statement; and
- with your financial institution before completing the Direct Debit Request if you have any queries about how to complete the Direct Debit Request.

7. Confidentiality

We will keep any information (including your account details) in your Direct Debit Request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.

We will only disclose information that we have about you:

- to the extent specifically required by law; or
- for the purposes of this agreement (including disclosing information in connection with any query or claim).

8. Notice

If you wish to notify us in writing about anything relating to this agreement, you should write to:

Mercury Finance

Level 4, 13-15 Lyonpark Road Macquarie Park NSW 2113

Phone: 1300115135

We will notify you by sending a notice in the ordinary post to the address you have given us in the Direct Debit Request. Any notice will be deemed to have been received on the third banking day after posting.