

## Justin David Goodwin t/a Aloan4u – **Proposal Disclosure Document**

This document provides information on commissions we receive if you proceed with this proposal for finance.

### Key information

<b>Customer(s) full name(s) (you)</b>	YOUR NAME
<b>Address</b>	YOUR ADDRESS
<b>Phone and e-mail</b>	YOUR CONTACT DETAILS
<b>Licensee</b>	<b>Justin David Goodwin t/a Aloan4u, ABN 33 778 193 207, Australian Credit License 390249</b>
<b>Address</b>	PO Box 2061, Murray Bridge SA 5253
<b>Phone and e-mail</b>	Ph. 08 85310116, Mo. 0410940423, E. admin@aloan4u.com.au
<b>Credit representative</b>	<b>Justin Goodwin , Australian Credit License 390249</b>
<b>Proposed finance</b> Interest rates and repayments may change if the lender changes its interest rate.	Lender/lessor: <b>PRIME LENDERS AUSTRALIA</b> Finance amount: <b>BETWEEN \$1K - \$5K AS PER YOUR REQUEST</b> Interest rate: <b>35% PER ANNUM</b> Term: <b>UP TO 12 MONTHS</b> Repayments: <b>AS ADVISED BY PRIME LENDERS AUSTRALIA</b> Security: <b>OVER VEHICLE OR EQUITY IN HOME</b> Other features: <b>OPTION FOR UP TO \$2K UNSECURED</b>
<b>Fees payable by you to us. <i>These fees are payable by you.</i></b>	Nil
<b>Commission is payable for</b>	Assisting you to obtain finance
<b>Commission payable by</b>	The lender named above
<b>Commission payable to</b>	Us
<b>Reasonable estimate of commission</b>	<b>FLAT RATE OF \$110 PER SETTLED LOAN REGARDLESS OF LOAN AMOUNT APPROVED.</b>

<p><b>Estimate of total fees and charges payable to the financier in relation to applying for the finance. <i>These fees are payable by you.</i></b></p>	<p>Establishment fee: <b>\$AS ADVISED BY LENDER</b>  <b>(Varies depending on loan amount and term)</b></p> <p>Total <b>\$Lender will advise upfront on phone</b></p> <p>These figures are estimates only and the final figures will be shown in your credit contract or lease. Some or all of these fees may be paid from the finance proceeds.</p> <p>These fees are payable only once.</p> <p>We are not aware of any other fees or charges payable to anyone else in relation to the application for finance, but the financier may impose some additional requirements.</p>
<p><b>Referral fee</b></p>	<p>We or our credit representative/s have paid or will pay a referral fee of <b>\$55</b> for referring you to us. In addition, we receive referrals from a broad range of sources. For example, we may pay fees to call centre companies, real estate agents, accountants, Marketing sites 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.</p>

**Warning:** Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document.

If you have any questions regarding the information contained in this document, please contact us promptly.