

## Credit Guide

### Credit Provider

BMW Australia Finance Limited trading as  
Alphera Financial Services  
ABN 78 007 101 715, Australian credit licence 392387  
PO Box 611, Mulgrave, VIC 3170  
Tel: 03 9264 4477 (**we, us, our**)

### About this Credit Guide

This Credit Guide is designed to help you decide whether to enter into a credit contract with us. This Credit Guide will tell you:

- Who we are
- Fees, charges and commissions
- How we assess loan suitability
- What to do if you have a complaint

### Fees, charges and commissions

If you enter into a loan with us, a fee, charge or commission may be payable to our Credit Representatives. If you ask our Credit Representatives, they will provide you with:

- Information about how fees, charges and commissions payable by you are calculated
- A reasonable estimate of the commission likely to be received by our Credit Representative and how this commission is calculated

Our Credit Representative will not receive a fee, charge or commission where you do not enter into a loan with us.

### Responsible lending credit assessment

Under the National Consumer Credit Protection Act 2009 we are obliged to ensure that any loan we provide to you is not unsuitable for you.

To help us make this assessment, we will consider your financial situation and your requirements and objectives in obtaining credit from us. Some of the information we collect will need to be verified to enable us to rely on it (such as by obtaining proof of your income).

A loan will be unsuitable if at the time it is entered into:

- Is likely that you will be unable to comply with your financial obligations under the loan, or you can only do so with substantial hardship; or
- The loan does not meet your requirements and objectives.

Substantial hardship will usually occur if you have to sell your home to meet repayments on your loan.

Even if we do offer you a loan, we recommend you consider whether the loan will be right for you and whether you are comfortable that you will be able to meet your commitments under the loan.

### How to obtain a copy of our suitability assessment

If your application for a loan has been approved by us, you can ask us for a written copy of our suitability assessment. We will provide this to you (at no cost to you) within the following timeframes:

- Before the Credit Day - as soon as possible after we receive your request
- Up to 2 years after the Credit Day - within 7 business days of receiving your request
- Between 2-7 years after the Credit Day - within 21 business days after we receive your request

The Credit Day is the date the credit contract is entered into. We are not required to provide you with a copy of our suitability assessment if your application for a loan is declined, or if your request relates to a loan that was entered into before 1 January 2011.

### What to do if you are unhappy with us

**Step 1:** Please talk to our Resolutions Officer if you have not received the level of service you expected or are unhappy with your Loan. We try to resolve all concerns quickly and fairly.

Resolutions Officer  
BMW Financial Services PO Box 611  
MULGRAVE VIC 3170  
Tel: 03 9264 4492  
Email: [resolutionsofficer@alphera.com.au](mailto:resolutionsofficer@alphera.com.au)

**Step 2:** In the unlikely event we cannot resolve your concerns in a satisfactory manner to you, or if you have not received a response from us after 45 days, you can escalate your concerns to the Credit & Investments Ombudsman, a free and independent dispute resolution service:

PO Box A252  
Sydney South NSW 1235  
Tel: 1800 138 422  
Email: [info@cio.org.au](mailto:info@cio.org.au)  
Website: [www.cio.org.au](http://www.cio.org.au)