



## CREDIT REPRESENTATIVE Credit Guide

### ABOUT THIS CREDIT REPRESENTATIVE CREDIT GUIDE

As a licensed credit provider, we are required to give you a Credit Representative Credit Guide at the same time as we give you the APVC Finance Pty Ltd ( trading as Premier Financing) Credit Guide.

Credit Representative Name: .....

Credit Representative Number: .....

Credit Representative Contact: **C/- Premier Financing**

I am currently authorised to engage in credit activities on behalf of Premier Financing.

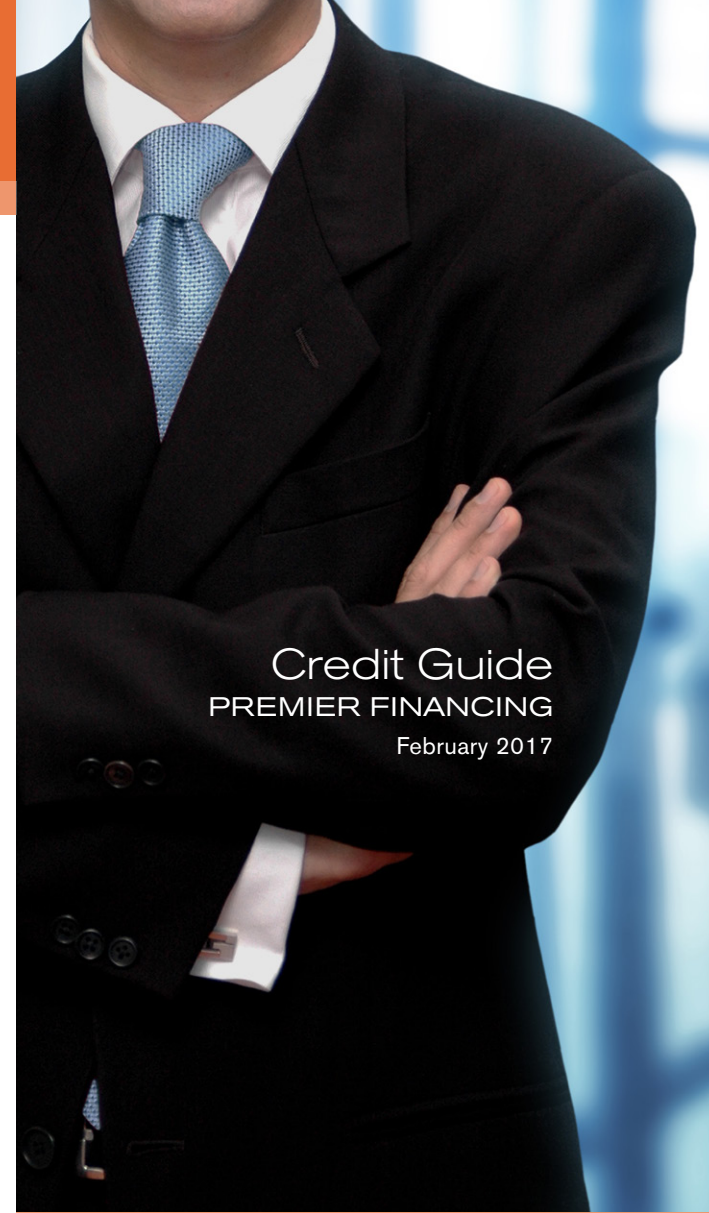
### FEES, CHARGES AND COMMISSIONS

I do not receive any fees, charges or commissions from consumers in my capacity as a credit representative.

I am also / am not an authorised representative of A.P.V.C. Limited in its capacity as responsible entity for the Accor Vacation Club, AFSL 245515.

I may be paid commissions in my capacity as an authorised representative. For details about those commissions, refer to the Financial Services Guide (FSG).

For more information about Accor Vacation Club please refer to the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) which you have been given, or call Member Services on AUS 0011 800 4683 7825 or NZ 00 800 4683 7825.



Credit Guide  
PREMIER FINANCING

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## ABOUT THIS CREDIT GUIDE

As a licensed credit provider, we are required to give you a Credit Guide as soon as practicable after it becomes apparent to us that a credit contract is likely to be entered into. The guide includes information about us, our responsible lending obligations and our dispute resolution process.

## SUITABILITY ASSESSMENT

Under the National Consumer Credit Protection Act, we must not enter into a credit contract with you, or increase the credit limit of a credit contract with you, if we assess that the credit contract is unsuitable for you. We refer to this assessment as the Suitability Assessment.

A credit contract will be unsuitable for you if, at the time the contract is entered into or the credit limit is increased, it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with your obligations with substantial hardship; or
- the contract will not meet your requirements or objectives.

We must make an assessment whether the contract will be unsuitable for you before entering into a credit contract with you or increasing the limit of an existing credit contract.

If your application for credit or increase in credit has been approved by us, you can request a written copy of the Suitability Assessment which we will provide, free of charge, as soon as possible after we receive your request.

## CONCERNS

We always work hard to build strong and lasting relationships with our valued clients. By listening to your feedback, not only can we address any immediate concerns you may have, but also continually improve our products and services.

We encourage you talk to us first if you have any concerns so that we can resolve your complaint as soon as possible. We offer both an internal and external dispute resolution process that we will make readily available to you, free of charge.

## WHEN DOES A DISPUTE ARISE?

A dispute arises if you make a complaint to us about a credit product or service and you are not satisfied with the response that you receive.

## INTERNAL DISPUTE RESOLUTION

To use our internal dispute resolution procedure you should address a letter, email, fax or phone call detailing the dispute, details as follows:

Post: **Resolutions Officer,  
Premier Financing  
PO Box 3755  
Robina Town Centre Qld 4230  
AUSTRALIA**

Email: **info@premierfinancing.com.au**

Fax: **(07) 5593 2178**

Phone: **1800 446 513**

If we are able to resolve the dispute a member of our team will promptly notify you in writing of the outcome and provide reasons for the outcome.

In the unlikely event that we can't resolve your complaint you can refer the matter to our external dispute resolution scheme.

## External Dispute Resolution

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You must attempt to resolve your complaint with us before contacting our external dispute resolution schemes. If you have a complaint which remains unresolved after speaking to us, you can contact our external dispute resolution providers or get legal advice.

Our external dispute resolution provider is:

Name:	<b>Financial Ombudsman Service</b>
Mail:	<b>GPO Box 3 Melbourne VIC 3001 Australia</b>
Phone:	<b>1300 780 808</b>
Fax:	<b>03 9613 6399</b>
Speak and Listen:	<b>1300 555 727</b>
Email:	<b>info@fos.org.au</b>
Website:	<b>www.fos.org.au</b>

Further information regarding FOS including their Terms of Reference is available from their office or on their website

## FURTHER INFORMATION

For more information regarding Premier Financing or any of the credit products and services outlined in this guide, please contact us on **1800 446 513** or write to us at:

**Customer Relations,  
Premier Financing  
PO Box 3755  
Robina Town Centre Qld 4230  
AUSTRALIA**