



CREDIT GUIDE

Credit Guide

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We are licensed to arrange loans and leases under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

Key Information

Our full name	R Elton Investments Pty Ltd T/as Free Time Finance
Address:	PO BOX: 937 Woy Woy NSW 2256
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Australian Credit License Number:	386632 Expiry 15/11/2017

This document provides you with information about the services we provide and those of our credit representatives (a 'credit representative' is a person who has been authorised by a credit licensee to engage in specified credit activities on behalf of the licensee). It contains information about various fees and charges that may be payable by you to us, as well as certain commissions we may receive from a licensee when we are acting as a credit representative, or we pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services as a credit representative.

We will help you to choose a loan or lease which is suitable for your purposes.

We will provide you with information on a broad range of financiers and products. Once you have chosen a loan or lease that is suitable for you, we will help you to obtain an approval.

If you have already chosen a financier, and we will assist you to obtain an approval.

We source finance from a broad panel of financiers. This varies regularly according to client needs and market factors.

Lenders, Credit Providers and associated service providers include, but are not limited to those listed here



