

CREDIT GUIDE

KEY INFORMATION:

About Us (“we/us/our”)	
Credit Representative:	Name: Emily Clunes CR Number: 551509
Credit Representative contact details	Address: Lvl 3 12 Waterloo Road Macquarie Park nsw 2113 Telephone: 0408383736 Email: emily@yourlendingfriend.com.au
Licensee name, ABN and ACL:	Name: Viking Aggregation ABN: 16661296457 ACL: 543046
Licensee Contact details:	Address: Level 4, 165 Adelaide Tce East Perth 6004 WA Telephone: 1800 861 004 Email: info@vikingaggregation.com.au
Aggregator:	Viking Asset Aggregation Pty Ltd (ACN 661 296 457) t/a Viking Aggregation ACL: 543046

OUR CREDIT SERVICES:

We will assist you to select a loan or lease to meet your needs. The credit providers we most commonly use are Latitude Finance Fixed, Now Finance, Pepper - Consumer Standard 15yr EOT, Veya Money - Consumer, Plenti - Consumer, Metro - Standard, although we do use others.

A full list of our credit providers is contained in the Credit Provider Schedule within our Privacy Consent.

INFORMATION WE WILL REQUIRE FROM YOU:

Before we provide any credit assistance to you, we are obliged to ensure any loan or lease we suggest or assist you to apply for, including an increase to an existing credit limit, is not unsuitable for your purposes. This includes if the loan or lease does not meet your requirements or objectives, if you are unable to make the repayments, or you could only do so with substantial hardship. We will take reasonable inquiries and take reasonable steps to verify certain information about you. Therefore, we will need some information from you to understand your financial situation, requirements and objectives. It is important that the information you provide is entirely accurate.

COPIES OF OUR ASSESSMENT:

At any time within 7 years of us providing you with credit assistance, you may request a copy of the preliminary credit assessment. We will provide you with this documentation within 7 business days of receiving your request provided the request is within 2 years of the date of our credit assistance quote. However, if your request is more than 2 years after the date of our Credit Quote, we may take up to 21 business days after receiving the request.

FEES PAYABLE BY YOU TO US:

We may charge you for our services when providing credit assistance. If a fee is to be charged, this will be disclosed to you in our Credit Quote which will be provided before applying for finance. You can ask us how they are worked out.

FEES PAYABLE BY YOU TO THIRD PARTIES:

When the application for a loan or lease is submitted, you may be required to pay fees to third parties associated with the application, such as the credit provider’s application fee, valuation fee or other fees. These will be detailed in the Credit Proposal document and provided to you before you apply for finance. You can ask us how they are worked out.

COMMISSIONS RECEIVED BY US:

We are paid commissions by Credit Providers for introducing customers. The Credit Providers we deal with will usually pay a commission based on the size of the loan and the particular loan product you have selected.

We only receive a commission if your loan is settled and is paid to us either directly by the lender, or by our Aggregator. Commissions are not directly payable by you and these will be disclosed within the Credit Proposal document that will be provided to you before applying for finance. You can ask us for an estimate of these commissions and how they are worked out.

COMMISSIONS PAYABLE BY US:

If you are referred to us by a third party, we may pay that entity a commission for the introduction of your business. For example, we may pay commissions to real estate agents, car or boat dealerships and accountants. These commissions are not directly payable by you. You can ask us for an estimate of these payments and how they are worked out.

VOLUME BONUS ARRANGEMENTS

We have volume bonus arrangements in place with our Credit Providers. Commissions received by us (from Credit Providers or from our Aggregator) may depend on the volume of loans written with those lenders, and that the commission may be volume driven. If we write a particular volume of loans with those lenders we may receive additional commissions or indirect benefits such as training, professional development days or sponsorship.

DISPUTE RESOLUTION AND COMPLAINTS:

We hope that you are pleased with our service, although if you do have a complaint you can contact our Complaints Officer on the phone number, email or mail address, listed above in the 'Key Information'. Please provide us with as much detail as possible in your complaint so we can address promptly and hopefully resolve it to your satisfaction

If you are not satisfied with the outcome of our attempt to resolve your complaint, you may refer the matter to the Australian Financial Complaints Authority Australia on phone 1800 931 678 or via email on info@afca.org.au or by writing to GPO Box 3, Melbourne VIC 3001. The Australian Financial Complaints Authority Australia is a no-charge external and independent dispute resolution service.

QUESTIONS AND FURTHER INFORMATION:

If you have any questions about this Credit Guide or any other aspect of our services, please do not hesitate to ask.

Date Issued: 21-11-2025 13:45:00