

About Us

This document provides some useful information about us and the credit services that we provide. It has been prepared to assist you in making an informed decision about us and the services we offer.

In this Credit Guide, the words “we”, “our” and “us” means BC Securities Pty Ltd (ABN 45 609 737 064) Australian Credit Licence Number 482240.

We are the manager of loans provided by AMAL Trustees Pty Ltd. This means that although your lender is shown as AMAL Trustees Pty Ltd, you will deal with us as we assist customers with their loan.

Our services

We offer a range of loans catering to various needs.

In the event that we are unable to provide you with a suitable loan, we will endeavour, with your consent, to arrange a loan for you with another credit provider through our lending network.

Our general obligations

We are prohibited by law from providing credit, such as a loan, or principal increase on a loan, that is unsuitable for you.

Under what circumstances will a product be unsuitable?

A loan will be unsuitable:

- if it does not meet your requirements or objectives;
- if it is likely that you will be unable to comply with your financial obligations under the terms of the loan; or
- if it is likely that you could only comply with your financial obligations under the terms of the loan with substantial hardship.

How can you access a copy of the credit assessment?

You can request a copy of the credit assessment. We must provide a copy as soon as possible if you request it before entering into the credit contract; within seven business days if your request is made within two years of entering into the credit contract; or otherwise with twenty-one business days.

We do not need to give you a copy of the credit assessment if your request is made more than seven years after entering into the credit contract or if the credit contract did not proceed.

Fees and charges

We may charge you a fee for assessing your application for finance. If applicable, application will be advised to you prior to us reviewing your application.

Commissions

We may pay a commission to third parties for referring business to us. This commission is not payable by you. If you would like further information about the amount of the commission and the method of calculating that commission, please contact us.

If we arrange a loan for you with another credit provider, we may be entitled to be paid a commission. This commission is not payable by you. If you would like further information about the amount of the commission and the method of calculating that commission, please contact us.

Resolving complaints

If you have any complaint about the service provided to you, please direct your initial enquiry to our Compliance Manager and tell us about your complaint.

If your complaint is not satisfactorily resolved within three business days, please contact our Managing Director.

If you feel that we have not resolved the complaint to your satisfaction you have the right to refer your complaint to our approved External Dispute Resolution (EDR) Scheme. We are a member of the Australian Financial Complaints Authority (AFCA).

If you wish to lodge a complaint with the AFCA, the contact details are as follows:-

Telephone: +61 1800 931 678

Online: www.afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

ASIC also has a free Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Contacting us

You can contact us as follows:-

Telephone: +61 3 8533 2488

Email: info@bcsecurities.com.au

Mail: Level 1, 274-278 Coventry Street
South Melbourne VIC 3205