



# CLIENT ACKNOWLEDGEMENT, APPOINTMENT AND QUOTE

I/We appoint F & I Management Pty Ltd ABN 58 074 537 036, Australian Credit Licence 378293, its associated entities and any independent authorised credit representatives it has appointed to act on my/our behalf to arrange finance and/ or other requested facilities. I/We also acknowledge that a one-off fee to a maximum of \$1,375.00 (incl. GST) is payable for providing me/us with credit assistance and agree to pay such fee as part of the settlement of my/our credit facility and upon production of an invoice, and that all other fees and commissions will be fully explained in our Credit Proposal, before any signing of any finance contracts. Licensee/credit representatives will also disclose to you any referral fees paid on your behalf that will be generated by this transaction.

I/We acknowledge that:

The information set out in the application form accurately represents my/our personal details, objectives, financial situation and our particular needs. I/we hereby give F&I Management PTY LTD and its associated entities and authorised credit representatives it has appointed authority to proceed with the loan application to a final decision by the lenders it has relationships with.

I/We are not aware of any other information which may be relevant to the preparation of my/our Credit Proposal. This will be forwarded to you for your sign off.

I/We understand that a financial product recommendation will be based solely on the information supplied in the Application Form.

I/We understand that it will be necessary to review the information which has been supplied.

I/We acknowledge that if the information provided is inaccurate or incomplete, I/We should consider the appropriateness of the recommendations in the Credit Proposal, having regard to my/our personal circumstances.

I/We acknowledge that the credit contract will be deemed unsuitable if, at any time of the final assessment that I/We would be unable to comply with my/our financial obligations under the credit contract or could only comply with substantial hardship.

I/We acknowledge that the credit contract will be assessed as unsuitable if the loan does not meet my/our requirements or objectives.

I/We acknowledge that we do not anticipate any adverse material changes to our income or expenditure in the next 12 months.

I/We acknowledge that taking out a new loan will increase my/our liabilities and there could be a need to have our current insurances reviewed and I/We accept your offer of assisting with insurances in relation to the new credit facility.

I/We give you permission to have one of your group members' contact us in relation to the areas of Financial Planning, Insurances and Conveyancing as mentioned above.

Client 1 signature .....

Client 2 signature .....

Client's Name: \_\_\_\_\_

Client's Name: \_\_\_\_\_

Date: .....

Date: .....

**IMPORTANT:** A reply email from you stating that you agree with the above will be sufficient for us to continue with your Credit proposal.

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**Australian Credit Licence 378 293**