



CAPITAL & CENTRIC FUNDING PTY LTD
ACL 532474

MY PAY STAT CREDIT GUIDE



CAPITAL & CENTRIC
FUNDING



RESPONSIBLE AUSTRALIAN LENDER

My Pay Stat is a Capital & Centric Funding Loan Product that is powered by your Australian Responsible Credit Provider. We specialise in small to medium loans ranging from \$300 to \$5,000.

With a combined legal, financial and tech backgrounds, the founders of Capital & Centric Funding envision a solution to streamline and automate the lending process. We aim to be pioneers in the financial services sector and strive for excellence and ease.

Our mission is to give you access to a financial solution that is transparent and reliable. Making an application is easier than you think with your Australian Responsible Credit Provider.

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**TRUST &
TRANSPARENCY**

ABOUT THE NATIONAL CONSUMER CREDIT PROTECTION ACT

The National Consumer Credit Protection Act regulates credit provided in Australia to individuals for personal, domestic or household purposes and for investment in residential property. If a loan is used mainly for any of these purposes then the law requires us to make assumptions about some of the disclosures (eg. such as the total amount of fees and charges and the total amount of repayments) based on future events that may not turn out to be correct (eg. If you have a variable rate loan, your interest rate may change). The Act does not apply to companies or to borrowers of credit provided wholly or predominantly for investment (other than in residential property) or for business purposes (or for both purposes).

CREDIT GUIDE

This credit guide applies if we may enter into a credit contract with you regulated by the National Consumer Credit Protection Act.

Capital & Centric Funding Pty Ltd credit license (insert credit license) is the credit provider. You can contact us by emailing info@ccfunding.com.au

Capital & Centric Funding will not enter into an unsuitable contract with you

We will not enter into a contract, or increase the credit limit of your current contract, if it would be unsuitable for you. A contract will be unsuitable for you if you will be unable to comply with your financial obligations under the contract without suffering substantial hardship, or if the contract does not meet your stated requirements and objectives.



CREDIT GUIDE CONTINUED

In order to ensure that we do not enter into a contract that is unsuitable with you, we are required to make reasonable inquiries relating to your financial situation, requirements and objectives, and to take reasonable steps to verify your financial situation.

We will provide a copy of our assessment if you ask

We are required to make an assessment that the credit contract or increase in credit limit is not unsuitable before we enter into a credit contract with you or agree to increase your current credit limit.

If you ask us we will give you a copy of the assessment before entering into the credit contract or increasing your credit limit.

You may also request a copy of the assessment within seven years of the date the contract is made or your credit limit is increased. If your request is made within two years, we will provide you with the assessment within 21 business days. We will not charge you a fee for providing the assessment.

What if you have a complaint?

In the event of a dispute, you should first discuss the matter with us to see whether we can satisfactorily resolve your concerns. You may tell us of your concerns in one of the ways shown below.

Email complaints@ccfunding.com.au

Complete the online feedback form located (www.ccfunding.com.au/complaints)

Australian Financial Complaints Authority Member ID: 83408

Post: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678 Website: www.afca.org.au



MY PAY STAT MICRO LOAN DETAILS

If the principal amount you borrowed is between \$300 and \$2,000.

When you make a scheduled payment on time, you'll be charged the loan establishment fee and the monthly loan fee. Dishonour and default fees will apply if you miss any repayments

LOAN FEES & CHARGES

Establishment Fee <i>One-off fee payable per loan.</i>	20% of principal
Monthly Loan Fee <i>Charged per month or part thereof, where there is an outstanding debt balance.</i>	4% of principal per month

FEES THAT MAY APPLY

Dishonour fee <i>Charged each time a direct debit or other payment is not made in full and on time. This fee includes our reasonable internal administrative costs and external third-party costs.</i>	\$20
Default Fee <i>Daily recovery fee to cover reasonable costs of administering your account while your account remains in default.</i>	\$5 per day



MY PAY STAT MACRO LOAN DETAILS

If the principal amount you borrowed is between \$2,001 and \$5,000.

When you make all scheduled repayments on time, you'll only be charged the loan establishment fee and interest charges calculated based on the applicable interest rate. Other fees will apply if you miss or reschedule any repayments.

LOAN FEES & CHARGES

Establishment Fee <i>One-off fee payable per loan.</i>	\$400
Interest Rate <i>This is the annual percentage rate. Interest accrues daily, and is charged monthly in arrears- on the outstanding balance of your loan</i>	47% of principal per annum
Comparison Rate <i>This comparison rate is based on an unsecured loan for an amount of \$2,500 over 2 years and a \$400 establishment fee</i>	63.22% of principal per annum

WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This is a prescribed calculation and Capital & Centric Funding does not offer loans for \$2,500 over 2 years.



MY PAY STAT MACRO LOAN DETAILS

If the principal amount you borrowed is between \$2,001 and \$5,000.

When you make all scheduled repayments on time, you'll only be charged the loan establishment fee and interest charges calculated based on the applicable interest rate. Other fees will apply if you miss or reschedule any repayments.

FEES THAT MAY APPLY

Dishonour fee

Charged each time a direct debit or other payment is not made in full and on time. This fee includes our reasonable internal administrative costs and external third-party costs.

\$20

Reschedule Fee

Charged each time a repayment is rescheduled. This is a service fee which includes our reasonable internal administrative costs.

\$20