



## CREDIT GUIDE

Bullagreen Finance Pty Ltd

ABN: 74 689 313 371

Credit Representative Number: 571331

Credit Representative of Connective Credit Services Pty Ltd (ACL 389328)

### About Us

Connective Credit Services Pty Ltd is licensed under the National Consumer Credit Protection Act 2009.

Licensee Name: Connective Credit Services Pty Ltd

Address: Level 20, 567 Collins Street, Melbourne VIC 3000

Telephone: 1300 656 637

Email: [compliance@connective.com.au](mailto:compliance@connective.com.au)

Australian Credit Licence Number: 389328

Credit Representative: James Brouff

Address: 113 Darling Street, Dubbo NSW 2830

Telephone: 0461 374 585

Email: [james@bullagreen.au](mailto:james@bullagreen.au)

Credit Representative Number: 571331

### Our Duty to You

We are legally required to act in your best interests when providing credit assistance. We prioritise your needs and will recommend products that are appropriate based on your situation, goals, and financial capacity.

### Credit Assistance We Provide

We may provide credit assistance when we:

- Recommend a particular loan or lender;

- Assist you to apply for a loan or an increase to your existing loan;
- Suggest you stay with your current loan.

We will assess whether any loan we recommend is unsuitable for you based on your financial position and requirements.

## **Our Preliminary Assessment**

Before recommending a product, we are required to make a preliminary assessment to ensure the loan is not unsuitable. A loan will be considered unsuitable if:

- You are unlikely to meet repayment obligations; or
- It does not meet your stated needs and objectives.

You may request a copy of this assessment up to seven years from the date your loan settles.

## **Fees and Charges**

We may charge a fee for providing credit assistance. This will be disclosed in a Credit Quote before a loan application is submitted. You may also be charged fees by the lender (e.g. valuation or application fees).

## **Commissions**

We may receive commissions from lenders. These include:

- Upfront commissions (a percentage of your total loan amount);
- Trail commissions (ongoing payments based on loan balance).

These are not payable by you. Full details will be provided in the Credit Proposal document.

## **Referral Commissions**

If you were referred to us, we may pay a referral fee or commission to the referrer. This will be disclosed in the Credit Proposal you receive.

## **Our Lender Panel and Accreditations**

We access lenders through Connective Broker Services Pty Ltd. This gives us access to a wide panel of lenders.

We hold accreditations with multiple lenders, including NAB, ANZ, Macquarie, Suncorp, ING, and others.

We are committed to selecting from this panel based on what best suits your needs.

## **Resolving Complaints**

If you have a complaint, please contact:

James Brouff – Bullagreen Finance

Email: james@bullagreen.au | Phone: 0461 374 585

If unresolved, escalate to:

Connective Credit Services Pty Ltd

Email: compliance@connective.com.au | Phone: 1300 656 637

Still not satisfied? Contact AFCA:

Website: www.afca.org.au | Phone: 1800 931 678

## **Important Disclosures**

We do not provide legal or financial advice. You should seek independent legal or financial advice before entering any credit contract.

We maintain a register of any non-monetary benefits received from lenders, available on request.

### **Version Control**

V1.0 – 07.08.2025

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