

## Additional information

Customers will need to supply the following information to their local GE Money Branch prior to receiving funds:

- income verification
- residence verification
- 2 personal references – a minimum of one (1) relative must be included – customer would need to supply name, address and phone number of the person listed as reference
- where the loan purpose is for debt consolidation, obtain up-to-date creditor statements from the customer(s) or contact the creditors to confirm the balances outstanding.

### Broker's obligation:

As an accredited broker of GE Personal Finance Pty Ltd ABN 54 008 443 810 trading as GE Money (GE Money), each Broker must understand and follow the GE Money Policy outlined below.

### Policy rules for Brokers:

GE Money Policy is to be compliant with both the intent and letter of the comparison rate legislation.

**This means all customers who apply for one of our loans must receive a copy of the relevant Comparison Rate Schedule whether they make an application in person, by mail, by email or over the Internet.** In addition, each time we change our fees or interest rates, a new Comparison Rate Schedule will be made available to all GE Money Branches and Brokers within seven days of the publicly announced change.

1. Brokers must provide a comparison rate to every customer with whom they discuss GE Money products.
2. Brokers must display and make available for collection by members of the public the relevant GE Money Comparison Rate Schedule :
  - a. At a Broker's premises where credit applications are accepted; or
  - b. At a Broker's premises where documents advertising consumer credit products are displayed or made available.
3. A Comparison Rate Schedule must accompany any application for a GE Money loan that is mailed to a prospective customer.
4. If a Broker advertises a GE Money product that mentions an interest rate or repayment amount, the relevant comparison rate must also be contained within the advertisement in accordance with the legislation.
5. Penalties for failure to comply with legislation are \$10,000 per incident.

Personal Loan credit provided by GE Personal Finance Pty Ltd ABN 54 008 443 810 trading as GE Money.