

Financier

www.360cashloans.com.au

How it Works FAQs When will I receive the loan?

Bank Transfer (Urgent Priority)

Our same day deposit service is an option for members who require the loan to be available in their bank account on the day it is approved, guaranteed. This option attracts a fee of \$20 and is available when the loan is approved before 3:30pm EST. Funds are guaranteed to be in your account by 5pm EST but often received much faster within the hour after approval. For loans approved after 3:30pm EST, regular overnight banking is used and the funds will be in your account between 7pm - midnight.

Bank Transfer (Regular)

Overnight electronic transfers are a service for members who are not in a hurry to receive their loan. The funds are transferred with a guarantee of overnight processing when their loan is approved before 4:30pm EST between Monday to Friday.

Loan applications are processed between 10am to 4pm EST.

How is the Online Cash Loan Repaid?

The loan is electronically deposited into your bank account and repayments are automatically direct debited from your account on your next pay day(s).

The Application

Our online application can be found here 'CLICK TO APPLY' or on the top of this page.

The application takes 5-10 minutes to complete online or you can call us for a phone application on 1300 383 955.

At the end of the online application, you will be advised if the loan is Pending Approval. If so, you can digitally sign your contract in your Member Area. If not, you can contact us to see if you will be eligible to apply again in the future.

Is Collateral or Security Required For a Loan with Financier?

No, as a part of the application, you authorise us as the lender to deposit and deduct funds from your account. This is the same process most employers used to direct deposit your pay cheque on your pay day.

What Do I Need to Receive a Loan?

To be eligible for a loan with Financier, you will have:

- a steady job where you are paid at least \$500 a week after tax
- a bank account open for at least four months ☑ your salary paid directly into your account (not cash or cheque)
- permanent residency in Australia (Are you a New Zealander? Scroll to the bottom of this page*)
- no more than two reversed or dishonoured payments on your bank statements in the last threemonths
- no Defaults, Judgments or Bankruptcy listings on your credit file**

* If a New Zealander entered the country after 26 Feb 2001 they are not automatically a Permanent Resident (PR). If they were living in Australia for more than 12 months before this date, left and then re-entered after this date they can be a PR. If not a PR, they are however covered by a Special Category Visa SCV (not a form of PR) that has no expiry and no restrictions to enable them to work & live in Australia. Banks and Centrelink have a minimum requirement of PR and this is included in our eligibility criteria. For further information please go to <http://www.immi.gov.au/allforms/travel-documents/new-zealand.htm> or call 131 881.

**If you have one default with a Telco or Energy company we will generally overlook it, please contact us to discuss.

Will You Check My Credit Rating?

Yes, we will access your personal credit report as a part of the application process using various credit rating agencies. If you have a minor default with a Telcho or Energy company we understand. If you want to check your credit rating before contacting us, you can obtain a copy of your credit file by contacting Veda Advantage:

- to receive your credit file within 10 working days (free) [Click Here](#)
- to received your credit file within 1 working day [Click Here](#)

Will I Be Approved?

Most applicants are approved if we can see that you can repay the borrowed amount based on your income from work and you have a good credit history.

Is My Personal Information Safe?

Our website is secured by SSL encrypted technology so that you can rest assured knowing that your personal information is safe and secure. You are also protected by our Privacy Policy which can be found on our Security Page.

How Do I Change My Personal Information

You may change your personal information including bank details, address and working circumstances before your next payment or new loan by submitting:

- a bank statement from your new account
- a bill sent to your new address
- a drivers licence with your new address ☐ a payslip from your new employer

Please send in this information after completing the Change of Personal Information form which can be found in your Member Area.

Remember, if you need the information to be updated before your next payment, please make sure this is sent in to us at least one business day before your payment request deadline. We aim to respond to all email enquiries within one to two hours of receipt during business hours. If you have not received a response from your Personal Loan Manager or Customer Care Assistant within this time, please feel free to call The Financier Team on 1300 383 955.

Perfect Data Solutions and Yodalee for Internet Banking

1. Why do you ask for my internet-banking details?

By inputting your details we are able to view [90] days of bank account history. This helps us make our lending decisions, assessing whether and if so what amount of credit is affordable and sustainable for you. As a responsible lender, we work with credit reference agencies to review your creditworthiness. As part of that process it is important for us to verify your incomings and outgoings. Ultimately, this will help us ensure that you do not fall in difficulties in making the repayments due under a loan or incurring further costs and charges. We are only permitted a read-only access to your current account, so will only ever be able to view the recent transactions on your account – nothing more. Your bank details are encrypted in transit and stored securely by Yodlee. We do not have the ability to change any of your banking details, set up standing orders/direct debits or to manage your account in any other way. All data is securely handled in accordance with data protection laws and our privacy policy.

2. Who sees my internet banking log-in details

No person can access your internet banking details. When you enter your banking credentials on our website they are immediately encrypted. The encrypted details are then passed by Perfect Data Solutions Limited to Yodlee. They are stored in a highly secure data centre which has a single use, which is to generate a read-only data-feed which we will use to assess the affordability of the loan.

3. What happens to my internet banking details after input them on your website?

As an organisation, security of data and prevention of fraud are fundamental to us. We are committed to using practices to ensure that our services are provided within a secure environment. Your internet banking details are encrypted and held securely by our professional service providers and are encrypted. Our partner, Perfect Data Solutions Limited, Yodlee and us, are permitted read-only access to your current account, so will only ever be able to view your account. We do not have the ability to change any of your banking details or set up standing orders/direct debits. All data is securely handled in accordance with data protection laws and our privacy policy.

4. What happens to the bank statements you obtain?

They will be used by us to make lending decisions about you and stored by us as long as necessary to assist us in managing your account or underwriting loan to you. It will be stored by Perfect Data Solutions Limited and Yodlee.

5. What will my bank say about me inputting my log-in details into your website?

We would recommend that you review the Terms and Conditions of your internet banking provider. Before you decide to submit your banking credentials, we would stress that security is of paramount importance, we would especially mention that:>

- Your data is encrypted in transit;
- we do not have any functionality over your bank account; and
- we only have access to a read only service.

What if I Do Not Have Internet Banking? If you do not have internet banking you can call your bank and ask them to fax the bank statements / transaction history (up to today's date) to us on (03) 9528 3243. Alternatively, you can stop by your branch and ask them to fax it from there.

ASIC RG 165 Internal Dispute Resolution Procedure

In the case that we receive a dispute or complaint we are committed to resolve it to a satisfactory level for both parties within 3 business days. We will:

1. Acknowledge receipt of the complaint or dispute and provide a time line for resolution
2. Identify and gather information from documents and notes kept on the complainant
3. Analyse and evaluate the dispute/complaint
4. Address concerns in an equitable, objective and unbiased manner
5. Accept or dispute the complaint/dispute. If we dispute, another staff member will be consulted
6. Document the decision and address issue(s) that were raised in the initial complaint/dispute:
7. Save findings in the complainant's file notes
8. Send in writing to the complainant (email or letter)
9. State our policy and provide details on our Internal Dispute Resolution process
10. Inform the complainant of the outcome of their complaint or dispute
11. Advise the complainant of their right to take their complaint/dispute to the External Dispute Resolution scheme Credit & Investment Ombudsman (CIO)
12. Provide the name and contact details for CIO
13. Set a date to follow up and monitor the decision
14. Discuss with management to ensure no trend is evident.

In the event that the matter cannot be resolved or a response cannot be provided, we send the following information to the complainant in writing:

1. The reason for the delay
2. Advise the complainant of their right to approach an External Dispute Resolution scheme (CIO)
3. Provide the name and contact details for CIO: 1800 138 422 or go to www.cio.org.au/complaint-resolution/making-a-complaint

What Are Your Business Hours? Our hours of operation are Monday through Friday, 9:00 AM EST to 5:00 PM EST.

We are open on public holidays that are specific to Victoria and closed when the public holiday is national. However, you may apply online 24/07.

Most Importantly

We are committed to ensuring compliance with all Australian Regulatory bodies.

Financier Pty Ltd is registered as a lender with ASIC, Licence number 402957. We are also registered with the Credit & Investment Ombudsman (CIO), membership number M0002387. Any complaints or disputes received will be handled under ASIC's RG 165 dispute resolution procedures in accordance with AS ISO 10002-2006 time frames.

We encourage people to visit moneysmart.gov.au - a new Government education initiative with options for Centrelink Advances, No-Interest and Low-Interest Loan Schemes run by community organisations. We ensure the availability of hardship programs and consider ourselves to be good examples of Small Lenders. We offer proactive, co-operative relationships for those who have disputes, hardships or changes of circumstances, always with a flexible approach to life's events. Just ask our staff who have received Customer