SURE CASH FINANCE

Shimtec Pty Ltd ABN 35 001 928 516 | t/as Sure Cash Finance
PO Box 310, Tweed Heads NSW 2485 | Phone: 1300 787 322 | Email: complaints@surecash.com.au
Australian Credit Licence Number 390591 | www.surecash.com.au | AFCA Number 43334

CREDIT GUIDE

Version 3 | June 2026

About this Credit Guide:

This Credit Guide is provided to you by Sure Cash Finance in accordance with section 126 of the National Consumer Credit Protection Act 2009 ("NCCP Act"). It contains important information about who we are, what products we offer, the fees and charges that apply, how we are remunerated, your rights, and how to make a complaint. Please read this guide carefully before proceeding with an application.

1. Who We Are

Legal Name	Shimtec Pty Ltd
Trading Name	Sure Cash Finance
ABN	35 001 928 516
ACN	001 928 516
ACL Number	390591
Postal Address	PO Box 310, Tweed Heads NSW 2485
Phone	1300 787 322
Email	complaints@surecash.com.au
Website	www.surecash.com.au

2. Credit Services We Provide

Sure Cash Finance is an online credit provider licensed under the NCCP Act. We provide the following credit products directly to consumers:

Small Amount Credit Contract (SACC)	Loan amounts generally from $300 to $2,000, for terms of 16 days to 1 year.
Medium Amount Credit Contract (MACC)	Loan amounts generally from $2,001 to $5,000, for terms of 16 days to 2 years.

All loan funds are disbursed by electronic transfer to the applicant's nominated Australian bank account. Repayments are collected by direct debit (or PayTo) from your nominated Australian bank account. A third-party payment provider may be used to process repayments. Sure Cash Finance operates exclusively online and does not have physical store locations.

All applications are subject to our responsible lending assessment. We reserve the right to decline any application in accordance with our assessment criteria and applicable law.

3. Commissions, Referral Fees, and Other Benefits

Sure Cash Finance may pay referral fees or commissions to agents and referral partners who introduce customers to us. The amount of any such fee or commission varies depending on the arrangement in place with the relevant agent or partner. These fees are paid by Sure Cash Finance and do not result in any additional cost to you as the customer. Any such arrangements relate to the introduction of business generally, and no commission or referral fee is payable in connection with, or attributable to, your individual loan contract. Details of any commission or referral fee applicable to your introduction are available on request.

In some instances, where a customer requests or consents to be referred to an informal debt agreement service, Sure Cash Finance may receive a referral fee in connection with that referral. Any such referral will only be made with your knowledge and consent, and at your request. Sure Cash Finance will disclose the amount of any such referral fee to you before proceeding with the referral.

Other than as described above, Sure Cash Finance does not receive any other commissions, fees, or benefits in connection with the credit products it provides.

4. Our Responsible Lending Obligations

We are required by law not to enter into a credit contract with you that is unsuitable for your needs. Before providing credit, we will:

- Make reasonable enquiries about your requirements and objectives in relation to the credit contract.
- Make reasonable enquiries about your financial situation, including your income, expenses, and existing financial commitments.
- Take reasonable steps to verify your financial situation, including by reviewing bank statements, payslips, or other relevant documentation.
- Assess whether the proposed credit contract is not unsuitable for you based on the information obtained.

A credit contract will be assessed as unsuitable if it is likely that:

- You will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship (for example by selling your home or defaulting on other obligations); or
- The contract does not meet your requirements or objectives.

We will not enter into a contract with you if we assess it as unsuitable.
In addition, your total repayments under all Small Amount Credit Contracts must not exceed 10% of your net income in any repayment period (the Protected Earnings Amount).

5. Your Right to a Copy of Our Assessment

You have the right to request a copy of our assessment of your application. The following timeframes apply:

Before signing the contract	We must provide the assessment before the contract is entered into.
Within 2 years of signing	We must provide the assessment within 7 business days of your request.
Between 2 and 7 years of signing	We must provide the assessment within 21 business days of your request.
After 7 years	We are not required to retain or provide the assessment.

To request a copy of your assessment, please contact us at complaints@surecash.com.au or PO Box 310, Tweed Heads NSW 2485.

6. Financial Hardship Assistance

If you are experiencing financial difficulty and are unable to meet your repayment obligations, you have the right to apply for a hardship variation under Section 72 of the National Credit Code.

You can apply for hardship assistance by contacting us as soon as possible:

Phone	1300 787 322
Email	complaints@surecash.com.au
Post	PO Box 310, Tweed Heads NSW 2485
Website	www.surecash.com.au

We will consider your application and respond within the timeframes required by law. A copy of our Hardship Policy is available on our website or on request. We encourage you to contact us early — the sooner you reach out, the more options we have available to assist you.

Free and independent financial counselling is also available through the National Debt Helpline on 1800 007 007 or at www.ndh.org.au.

7. Your Privacy

Sure Cash Finance collects and handles your personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. We collect personal information to assess your application, provide credit, manage your account, and comply with our legal obligations.

Your personal information may be disclosed to credit reporting bodies, our agents and service providers, and as required by law. In some cases, information may be disclosed to recipients located outside Australia. Full details are set out in our Privacy Policy and Privacy Acknowledgement and Consent form, both available at www.surecash.com.au.

You have the right to access and request correction of personal information we hold about you. To make a request, please contact us at complaints@surecash.com.au or PO Box 310, Tweed Heads NSW 2485.

8. Complaints and Dispute Resolution

Sure Cash Finance is committed to resolving complaints fairly and promptly. If you have a complaint or are dissatisfied with any aspect of our products or services, please contact us in the first instance.

Step 1 — Contact our Complaints Officer

Name	Paul Shimmins
Phone	1300 787 322
Email	complaints@surecash.com.au
Post	PO Box 310, Tweed Heads NSW 2485
Website	www.surecash.com.au

We will acknowledge your complaint within 1 business day and aim to resolve it within 30 calendar days. If we require additional time, we will notify you in writing before day 30 expires. Our full Dispute Resolution Policy is available on request.

Step 2 — External Dispute Resolution

If you are not satisfied with our response, you have the right to refer your complaint to the Australian Financial Complaints Authority (AFCA) — a free and independent dispute resolution service approved by ASIC. You may contact AFCA at any time.

AFCA Phone	1800 931 678 (free call)
AFCA Email	info@afca.org.au
AFCA Website	www.afca.org.au
AFCA Post	GPO Box 3, Melbourne VIC 3001
Online Form	www.afca.org.au/make-a-complaint

If your complaint relates to privacy, you may also contact the Office of the Australian Information Commissioner (OAIC):

OAIC Phone	1300 363 992
OAIC Email	enquiries@oaic.gov.au
OAIC Website	www.oaic.gov.au
OAIC Post	GPO Box 5218, Sydney NSW 2001

9. Other Important Information

ASIC regulates credit providers in Australia. If you have a concern about whether Sure Cash Finance is meeting its legal obligations, you may contact ASIC:

ASIC Phone	1300 300 630
ASIC Website	www.asic.gov.au
MoneySmart	www.moneysmart.gov.au

MoneySmart is ASIC's free financial guidance website and provides tools and information to help you make informed financial decisions.

This Credit Guide is provided in accordance with section 126 of the National Consumer Credit Protection Act 2009.
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