

DISCLOSURE DOCUMENT

CREDIT PROVIDER'S CREDIT GUIDE

As an intending borrower, we provide you with the following Credit Guide, which must be provided to you in writing, in accordance with Section 126 of the National Consumer Credit Protection Act 2009.

Date of issue:	30 December 2010
Licensee's name (being a credit provider):	Swift Financial Services Credit Provider Pty Ltd
Licensee's contact details:	79-81 Price Street, Nerang, Qld 4211
Australian Credit Licence Number:	Awaiting Issue Jan 2011
Internal dispute resolution procedure: IDR Manager: Phone: 0416067164 Email: support@cashtoday.com.au	
External Dispute Resolution (EDR) Scheme membership details:	Credit Ombudsman Service Limited (COSL), Ph: 02 9273-8400, or go to www.cosl.com.au .

A copy of our preliminary assessment of your loan application is available for you on your request (in accordance with Section 132, National Consumer Credit Protection Act 2009).

Recommendation of contract unsuitability details:

- Under Sections 128 and 129 of the National Consumer Credit Protection Act 2009, we are obliged to assess if the credit contract you seek is unsuitable.
- Under Section 131, we are obliged to advise you that we will not participate in the arrangement of a loan for you, if that loan would be unsuitable, "unsuitability" being assessed on the following:
 - (a) Whether or not you will be able to comply with the financial obligations under the contract, without substantial hardship, if at all.
 - (b) Whether or not the contract will meet your requirements and objectives.
 - (c) Whether or not the contract meets requirements imposed by regulation, from time to time.
 - (d) It involves us, as a credit provider, making enquiry about your financial circumstances.
 - (e) According to whether or not we believe the information to be true.

We hope this information is of assistance and thank you for your enquiry.