CREDIT GUIDE

Central Prime Cash & Assets Group trading as Central Cash Loans

Authorised Credit Representative of Sure Cash Finance | Version 2 | Dated: 1st July 2026

This Credit Guide is an important document. It tells you who we are, the credit assistance we can provide, the fees and commissions involved, and what to do if you have a complaint. Please keep it for your records.

1. Why you are receiving this Credit Guide

We are required by the National Consumer Credit Protection Act 2009 (Cth) (the National Credit Act) to give you this Credit Guide as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you. “Credit assistance” means we suggest, or help you to apply for, a particular credit contract with a particular lender.

2. About us — your Credit Representative

We are an Authorised Credit Representative of the lender named in section 3. We collect and verify your information and help you complete and finalise your loan application. We do not approve or fund loans — all applications are assessed, approved and funded by the lender.

Business name	Central Prime Assets Group T/as Central Cash Loans
Trading as	Central Cash Loans
ABN	33 675 857 995
Credit Representative Number	Agent ACR number 568501
Address	Shop 643/40-44 Campbell Street Haymarket NSW 2000
Phone	02 80441426
Email	info@centralcashloans.com.au
Website	Centralcashloans.com.au

3. About the lender — our Licensee

We are authorised to provide credit assistance on behalf of the following Australian Credit Licence holder. The lender is responsible for our conduct in providing the credit assistance authorised under its licence.

Licensee	Shimtec Pty Ltd trading as Sure Cash Finance
Australian Credit Licence	Australian Credit Licence 390591
Role	Assesses, approves and funds all loan applications
Privacy	Sure Cash Finance Privacy Policy (available at surecash.com.au)

4. The credit assistance we provide

We only introduce customers to, and arrange loan applications with, one lender — Sure Cash Finance. We do not compare or arrange loans from any other lender. The products we assist with are:

- Small Amount Credit Contracts (SACC) — loans from $300 up to $2,000; and
- Medium Amount Credit Contracts (MACC) — loans from $2,001 up to $5,000.

Because we deal with only one lender, we are not able to say that the loan we assist you with is the cheapest or most suitable option available in the wider market.

5. Our responsible lending obligations

Before we help you enter into (or increase the limit of) a loan, we must make a preliminary assessment of whether the loan is "not unsuitable" for you. To do this we are required to:

- make reasonable enquiries about your requirements and objectives for the loan;
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify your financial situation.

For Small Amount Credit Contracts, additional protections apply, including a review of your recent bank statements and limits on the proportion of your income that can go to repayments.

You may ask us for a copy of our preliminary assessment. If you ask before the loan is entered into, or within 2 years afterwards, we will provide it within 7 business days. If you ask later than that, we will provide it within 21 business days. We do not have to provide it if you ask more than 7 years after the loan is entered into (or would have been).

6. Fees payable by you to us

We do not charge you a fee for the credit assistance we provide.

Fees and charges that apply to the loan itself (for example establishment fees, monthly fees or interest) are charged by the lender and are set out in your loan contract and pre-contract documents.

7. Commissions and benefits we receive

We receive a commission from Sure Cash Finance for the loans we help arrange. This commission is paid to us by Sure Cash Finance — it is not an additional cost to you and is not added to your loan.

The amount we receive varies from loan to loan. It is worked out based on the type of loan (SACC or MACC) and the amount financed.

As a guide, the commission we receive is generally between $30 and $100 per loan based on the amount financed.

You can ask us at any time for more detail about the commission that applies to your loan.

8. If you have a complaint

We aim to resolve concerns quickly and fairly. If you have a complaint, please contact us first so we can try to resolve it:

Phone	02 80441426
Email	info@centralcashloans.com.au
In writing	Shop 643/40-44 Campbell Street Haymarket NSW 2000

If we cannot resolve your complaint to your satisfaction, you can refer it to the Australian Financial Complaints Authority (AFCA). AFCA provides free, independent dispute resolution. We are a member of AFCA (Member Number Agent AFCA Member Number 114699

Scheme	Australian Financial Complaints Authority (AFCA)
Phone	1800 931 678 (free call)
Email	info@afca.org.au
Website	www.afca.org.au
Mail	GPO Box 3, Melbourne VIC 3001

9. Financial hardship

If you are experiencing financial difficulty, please contact us or the lender as soon as possible. Support is available and you may be able to apply for a hardship arrangement.

10. Your privacy

We collect and handle your personal information (including identification, bank statements and Centrelink statements) to help finalise your application. The way we handle your information is set out in our Privacy Policy, available on our website or on request. Information you provide is also handled by the lender under the Sure Cash Finance Privacy Policy.

Template issued by Sure Cash Finance for use by its Authorised Credit Representatives. Each agent must complete all highlighted fields and confirm the fees and commission wording before this guide is given to any consumer. Have your compliance adviser review before use.