

# Credit Guide

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This Credit Guide is provided by INFINI CONCEPTS PTY LTD ("**Burj Finance**", "**we**", "**us**" or "**our**") in accordance with our obligations under the *National Consumer Credit Protection Act 2009* (Cth) (NCCP Act). It contains important information about our credit assistance services, how we are remunerated, and your rights as a consumer. Please read this guide carefully before proceeding with any credit application. *Last updated: May 2026*

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## 1. About Burj Finance

Burj Finance Australia Pty Ltd (**ABN: 48 640 941 279**) holds an Australian Credit Licence (**ACL: 556407**) issued by the Australian Securities and Investments Commission (ASIC).

We are authorised to provide credit assistance for consumer and commercial lending products, including home loans, investment property loans, business finance, and commercial property finance.

Our services are designed to help you navigate the finance process and find lending solutions that suit your individual needs and objectives.

## 2. What is Credit Assistance?

Credit assistance involves helping you apply for credit contracts or consumer leases, suggesting you apply for particular credit products, or assisting you to increase your credit limit.

As your credit representative, we will assess your financial situation, requirements, and objectives to recommend suitable lending products.

We act in your best interests and are bound by responsible lending obligations under the *National Consumer Credit Protection Act 2009* (Cth).

## 3. Our Lender Panel

We work with a diverse panel of lenders, including major banks, non-bank lenders, and specialist finance providers.

Our panel includes lenders offering both conventional and Shariah-compliant finance products.

We regularly review our lender panel to ensure we can offer competitive and suitable products to our clients.

A full list of our current lender partners is available upon request.

## 4. Your Obligations

To enable us to provide you with appropriate credit assistance, you must:

- Provide accurate and complete information about your financial situation, including income, expenses, assets, and liabilities
- Inform us of any changes to your circumstances that may affect your ability to repay the loan

- Read and understand the loan documents before signing
- Consider obtaining independent legal and financial advice if required

## 6. Responsible Lending

We are required by law to ensure that any credit product we recommend is not unsuitable for you.

- We will make reasonable inquiries about your financial situation, requirements, and objectives
- We will verify your financial information through documentation such as payslips, bank statements, and tax returns
- We will only recommend products where we are satisfied you can meet the repayment obligations without substantial hardship

## 7. Privacy and Confidentiality

We are committed to protecting your personal information in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles (APPs).

Your information will only be shared with lenders and service providers necessary to process your application.

Please refer to our Privacy Policy for detailed information on how we collect, use, and protect your personal data.

## 7. Complaints and Disputes

If you have a complaint about our services, please contact us first to give us the opportunity to resolve the issue.

If you are not satisfied with our response, you may lodge a complaint with our external dispute resolution scheme:

### Australian Financial Complaints Authority (AFCA)

**Phone** 1800 931 678

**Website** [www.afca.org.au](http://www.afca.org.au)

Please refer to our Complaints Policy for detailed information on our complaints handling process.

## 8. Cooling-Off Period

For regulated credit contracts, you may have a cooling-off period during which you can withdraw from the contract without penalty.

- The cooling-off period is typically two (2) business days after you receive a copy of the contract
- Some products may not have a cooling-off period
- We will advise you of your specific rights before you sign any documents

## 9. Contact Information

If you have any questions about this Credit Guide or our services, please contact us:

<b>Email</b>	support@burj.com.au
<b>Phone</b>	1300 326 186
<b>Address</b>	2.22/4 Columbia Court, Norwest NSW 2153

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