

## CREDIT GUIDE

As a licensed credit provider, it is a requirement to supply you with a Credit Guide as soon as it becomes apparent that we are likely to enter into a credit contract with you.

This guide includes information about us, our responsible lending obligations and our dispute resolution process.

### Our Responsible Lending Obligations

Under the National Consumer Credit Protection Act (NCCP) we are obliged to ensure we do not enter into a contract with you, or increase your credit limit if the contract is unsuitable for you.

A contract will be deemed unsuitable if, based on the information you supplied, it is likely that:

- the contract will not meet your requirements or objectives
- you will be unable to meet the financial obligations under the contract
- you could only comply with the terms of the contract under severe hardship

We are also obliged to conduct a 'Credit Assessment' prior to entering a contract with you or increasing the credit limit of an existing contract. This Credit Assessment is to determine if the contract is unsuitable.

You can request a copy of your Credit Assessment which we will supply to you at no charge:

- before entering the credit contract or before the credit limit is increased, if you make the request before then
- if the request is made within the first 2 years of entering the contract or of the credit limit being increased we will supply it within 7 business days
- if the request is made after 2 years of entering the contract or of the credit limit being increased we will supply it to you within 21 business days

We are not obliged to give you a copy if:

- the request is made more than 7 years after entering the credit contract or increasing the credit limit
- if the contract is not entered or the [credit limit](#) is not increased

### Dispute Resolution

Credit Corp Financial Services has both Internal and External dispute resolution processes in place.

If you have a concern or complaint, in the first instance, please contact our Internal Dispute Resolution function on:

Phone: 1300 768 621

Fax: (02) 9347 3650

Email: [customercare@clearcash.com.au](mailto:customercare@clearcash.com.au)

Mail: Customer Care  
GPO Box 4475  
Sydney NSW 2001

If for some reason the concern or complaint is not resolved, you may then contact our External Dispute Resolution scheme. This is an independent service provided to resolve any concerns or complaints that we are unable to resolve with you.

We are a member of the Credit and Investments Ombudsman (CIO) External Dispute Resolution Scheme.

Phone: 1800 138 422

Fax: (02) 9273 8440

Email: *via the website below*

Web: [www.cio.org.au](http://www.cio.org.au)

Mail: Case Management Team  
C/-Case Management Team  
Credit and Investments Ombudsman  
PO BOX A252  
Sydney South NSW 1235

**Our Details:**

Name: Credit Corp Financial Services Pty Ltd (CCFS)  
ABN 39 146 525 706 Australian Credit Licence # 400871

Address: GPO BOX 4475  
Sydney NSW 2001

Toll Free: 1300 925 538

Fax: 1300 130 757