Finance One Home Loans Pty Ltd | ACN 687 479 894
Australian Credit Licence: 573761
PO Box 3041, Hermit Park QLD 4812
P: 1800 346 663

Finance One Home Loan Credit Guide

Important information about this Guide

This Credit Guide gives you some important information about the services we provide and applies if we may enter into a credit contract with you regulated by the *National Consumer Credit Protection Act 2009*.

About Finance One

Finance One Home Loans Pty Ltd trading as Finance One is a credit provider and holds an Australian Credit Licence number 573761. Our Head Office is located at 49 Dalrymple Road, Garbutt QLD 4814.

The type of consumer credit that Finance One Home Loans Pty Ltd offers include:

- home loans;
- residential investment property loans; and
- bridging loans.

Our Contact Details

Phone: 1800 346 663
Email: customercare@financeone.com.au
Write to: PO Box 3041, Hermit Park QLD 4812

What happens when you ask us for credit or a credit increase?

We will not enter into a contract with you or increase your credit limit if we assess the contract to be unsuitable.

A credit contract or credit increase will be unsuitable for you where it is likely you will not be able to meet your financial commitments under the contract, or could only do so with substantial hardship or where the contract will not meet your requirements and objectives.

Before we can offer any credit to you, we will undertake an assessment to be sure it is not unsuitable for you.

To do this, we will ask you for information about your income and expenses and ask you to give us documents in support. The types of documents we will ask for may vary each time but can include payslips, letters of employment and bank statements. We will then verify the information you provide and make an assessment.

Obtain a copy of our assessment

If we assess that a credit contract is not unsuitable and you will or have entered into a contract with us, you can ask for a copy of the assessment before accepting credit from us or at any time within seven years of accepting credit from us.

We will provide you with a written copy of the assessment at no cost. We will give you a copy within seven business days if the request is within the first two years after the contract was entered into or within 21 business days if it is outside of that time up until seven years after we enter into a contract.

We are not required to provide you with a copy of the assessment if your application for credit or a credit limit increase has been declined.

What if you have a complaint or problem?

If you have a complaint or problem or you have any issues, we want to help resolve it. You can contact us in the way that suits you best:

Phone: 1800 346 663
Email: customercare@financeone.com.au
Write to: PO Box 3041, Hermit Park QLD 4812

We will acknowledge your complaint straight away and try to resolve it as quickly as possible.

If you are not satisfied with how we resolve your complaint, you may contact our external dispute resolution scheme the Australian Financial Complaints Authority ('AFCA'). AFCA is an impartial, independent and free external complaint resolution scheme. AFCA encourages you to go through our internal dispute resolution ('IDR') process first, before they get involved. You can contact AFCA the following ways:

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

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