

## Credit Guide

### Important Information about this document

This Credit Guide gives you some important information about the services we provide.

### Who is the Credit Provider?

Fin One Pty Ltd trading as Finance One is your credit provider.

### **Our Head Office is located at**

125 Dalrymple Road, Garbutt QLD 4814

### Our Contact Details:

**Ph:** 1800 346 663

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

**Mailing Address:** PO Box 339 Hyde Park Castletown QLD 4812

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

Before we can offer any credit to you we have to undertake an assessment to be sure it suits your needs and objectives and that you can meet your financial obligations.

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.

### When would the credit or credit increase be unsuitable for you?

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 when it is likely you will not be able to comply with the obligations under the contract, or you could comply but not without suffering substantial hardship or the contract does not meet your requirements and objectives.

### How can I obtain a copy of the assessment?

You can ask for a written copy of your assessment before entering into a contract or increasing your credit limit with us and at any time within 7 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 7 business days if the request is within the first 2 years after the credit was given or within 21 business days if it is outside of that time.

### Who can I contact if I have a complaint or problem?

We can help you with any complaints or problems you might have and we would like to hear about these. If you have a complaint about your credit contract or the services we provide, please let us know. A majority of problems can be solved simply by talking to us. You can contact us the following ways:

**Ph:** 1800 346 663 **Email:** [customercare@financeone.com.au](mailto:customercare@financeone.com.au)

**Mailing Address:** PO Box 339 Hyde Park Castletown QLD 4812

We will try to resolve your complaint within 24 hours but in some cases it may take longer. We will give you written updates on the progress of your complaint and endeavour to resolve it within 21 days. If you are not satisfied with the outcome or the way in which it was handled, please let us know. Alternatively, you can contact our External Dispute Resolution Scheme. This is a free service providing you with an independent way to resolve specific complaints. If you are not satisfied with our final response, you may lodge a complaint:

With the Australian Financial Complaints Authority:

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

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001