

General

We are required by law to provide you with a Credit Guide as soon as it becomes apparent we are likely to enter into a credit contract with you.

This guide provides you with basic information about:

- who we are and how to contact us
- our obligations to provide you with a credit assessment if you ask us our obligation to ensure the chosen credit contract meets your requirements and objectives
- our obligation to ensure you have the financial capacity to repay the credit contract without undue hardship and
- how to contact both our internal and external dispute resolution schemes if you have a complaint about us

Credit Assessment

If you ask us, we will provide you with a credit assessment. It will provide you with a summary of the information you gave us about your stated requirements and objectives and your financial position. It will also state the basis for our credit decision.

If requested, we will provide you with a written copy of the assessment before entering the contract or increasing the credit limit.

We will also provide you with a written copy of the credit assessment within 7 business days of your request if it is made within 2 years of the contract being formed. We will provide it within 21 business days if your request is received more than 2 years after the contract was formed.

We are not obliged to provide you with a copy of the credit assessment if we do not approve your credit contract application or your request is received more than 7 years from when the contract was formed or the credit limit increased.

You will not be charged for a copy of your assessment.

Responsible Lending

Under the National Consumer Credit Protection Act (NCCP) we have obligations to ensure the credit contract we offer you meets your requirements and objectives and that you have the financial capacity to repay without substantial hardship.

We must not enter into a contract with you, or increase your credit limit on an existing contract, if the credit contract is unsuitable and/or you are unlikely to meet the repayment obligations without financial hardship.

Dispute Resolution

Our business is committed to excellent customer service and the resolution of any concerns or complaints quickly, fairly and efficiently. Our priority is to resolve these matters with you as quickly as possible.

If you have a concern or complaint, please lodge it with our internal dispute resolution scheme by phone, email or mail. The contact details are:

Phone: 1300 865 326
Email: complaints@allcreditautomotivefinance.com.au

Mail: Allcredit Automotive Finance
IDR Manager
Level 6 15 Talavera Road
Macquarie Park NSW 2113

Our staff will contact you to discuss your concerns and the outcome you want. We will then investigate your matter. We will provide you with a written response of the outcome if we cannot resolve your complaint or concern in within one day of receiving it.

Should a complaint arise which we do not resolve to our mutual satisfaction, please be aware you can then take it to our external dispute resolution service. This is a free service which provides you with an independent mechanism to resolve any specific complaints or disputes you have with us which we cannot resolve together.

We are a member of the Australian Financial Complaints Authority, or AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers and can be contacted on the below details;

Telephone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au
Writing to: GPO Box 3, Melbourne VIC 3001

Our Contact Details

If you wish to contact us, our contact details are:

Phone No: 1300 865 326 Fax No: (02) 8004 8286

Email: enquiries@allcreditautomotivefinance.com.au

Mail: Allcredit Automotive Finance
IDR Manager
Level 6 15 Talavera Road
Macquarie Park NSW 2113

This Credit Guide is provided by Allied Retail Finance Pty Ltd ACN 609 859 985. Australian Credit License Number 483211, as required by Allcredit Automotive Finance Pty ACN 647 220 371, ('we', 'us', 'AAF'), in accordance with the National Consumer Credit Protection Act 2009 ('the Act').