

## CREDIT GUIDE

### Our responsible lending obligations

We must not enter into a credit contract, or increase a credit limit, if the contract is unsuitable for the consumer.

A proposed credit contract or increase in a credit limit will be unsuitable if, at the time it is entered into, it is likely that:

- ) the consumer will be unable to comply with their financial obligations under the contract, or could only comply with substantial hardship; or
- ) the contract will not meet the consumer's requirements or objectives.

The law presumes substantial hardship (unless the contrary is proved) where, looking at the issue at the time the assessment is made, the consumer could only have complied with their financial obligations under the credit contract by selling their principal place of residence.

If requested by the consumer, we must give them a copy of our assessment that the credit contract or increase in a credit limit that they are applying for, or have applied for, will not be unsuitable.

We must give the consumer the copy of our assessment:

- ) if requested before entering into the credit contract or increasing the credit limit - before entering into the credit contract or increasing the credit limit;
- ) if requested within 2 years after entering into the credit contract or increasing the credit limit – within 7 business days of our receiving the request;
- ) if requested 2 years, but no than more than 7 years, after entering into the credit contract or increasing the credit limit – within 21 business days of our receiving the request.

We must provide the copy of the assessment free of charge.





### What should you do if you have a complaint?

We have an internal dispute resolution system to deal with any complaints you may have about any of our products or services.

Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically.

If you are not satisfied with the way in which we have tried to resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution centre.

To make a complaint;

-  1300 553 582
-  [info@circle.com.au](mailto:info@circle.com.au)
-  PO Box 135  
Deer Park Vic 3023
-  Fax us on 1300 553 523

Our staff has a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint. We also have an easy to read guide to our dispute resolution system available to you on request.

### External Dispute Resolution

We are also a member of an external dispute resolution system – *Australian Financial Complaints Authority*.

Their contact details are:

-  1800 931 678
-  [info@afca.org.au](mailto:info@afca.org.au)
-  [www.afca.org.au](http://www.afca.org.au)
-  GPO Box 3  
Melbourne VIC 3001

### More information on borrowing from us

For general information about borrowing (including loan calculators to help you understand the effect of interest rates, fees and different loan options) go to our website at [www.circle.com.au](http://www.circle.com.au).