



Credit Guide - Safe Finance Pty Ltd (as credit provider/lessor)

This is the Credit Guide of Safe Finance Pty Ltd, ABN 37 098 751 930, Australian Credit Licence Number 391958, and it applies when we are considering providing credit or leasing goods to you.

This credit guide provides information about our loan and lease products, where we are the provider of the credit or the lessor. If you ever want to engage our services to provide you with credit assistance or finance broking services, please ask us for a copy of our credit guide, which covers those other services.

We are licensed to provide loans and leases under the National Consumer Credit Protection Act 2009 (National Credit Act). We are also licensed to provide you with credit assistance and finance broking services. The National Credit Act regulates the activities of lending, leasing, credit assistance and finance broking.

Loan and lease products we provide

We offer a range of loans and leases. These include:

- Personal Loans
- Vehicle Loans
- Business Loans
- Small Amount Credit Contracts
- Medium Amount Credit Contracts

We can also arrange Home Loans and Residential Investment Loans for you through other lenders.

Our obligations as lender/lessor

Under the National Credit Act, we are obliged to make a credit assessment to ensure that any credit we provide to you is not unsuitable. Credit will be unsuitable if, at the time we make our assessment, we form the view it is likely that at the time credit is provided:

- You will not be able to pay or could only pay with substantial hardship or
- The credit will not meet your requirements or objectives.

To assist us in making our assessment under the National Credit Act, we must:

- Make reasonable enquiries about your requirements and objectives;
- Make reasonable enquiries about your financial situation and
- Take reasonable steps to verify your financial situation.

Accordingly, we will need to ask you various questions, gather information and make enquiries. It is important that the information you provide to us is complete and accurate.

You have a right to receive a copy of the credit assessment

You can ask us for a written copy of our credit assessment, which will include a summary of the enquiries we made and the factual information we relied on in making that assessment.

You can ask for this assessment either before you decide to accept an offer of credit or lease or up to 7 years after you enter into the credit contract (including a credit limit increase) or lease. However, we are not required to provide you with a copy of our assessment if we decline your application or if you decide not to proceed with any offer made.

You also have other rights to access and correct personal information we hold about you under the Privacy Act 1988 (Cth) provisions. Please refer to our [Privacy Policy](#) or by contacting our office.

If we are unable to assist you with a loan or lease, we may, with your consent, refer the details of your application to other credit providers who may be able to assist you with finance. If you are successful in obtaining a loan from one of our referral partners, we may receive a referral fee.

Our Dispute Resolution Procedures - How we aim to resolve complaints and disputes

We hope you are delighted with our services, but if you have any complaints, you should notify us by contacting our Complaints Officer, Rafer Hart, by:

- phone: 1300 661 991
- email: admin@safefinancial.com.au
- writing to:

Safe Finance Pty Ltd (Attn: Rafer Hart)
P O Box 6840
GCMC QLD 9726

Hopefully, we will be able to resolve your complaint using our Internal Dispute Resolution process. However, if we are unable to do so, you may refer the matter to our external dispute resolution scheme provider. This is a free service designed to provide you with an independent mechanism to resolve specific complaints.

Our dispute resolution provider is the **Australian Financial Complaints Authority**, and they can be contacted at:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

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

This Credit Guide is current as of 01 September 2021.

Questions?

If you have any questions about this Credit Guide or our services in general, ask at any time. We're here to help.