

Affordable Finance Pty Ltd Credit Guide

November 2016

About this Credit Guide

This document is the Credit Guide of Affordable Finance Pty Ltd ACN 167 101 028. Affordable Finance is a credit provider and a holder of Australian Credit Licence Number 454894

In this Credit Guide "we", "our" or "us" means Affordable Finance "entering into a contract" means entering into a credit contract, or increasing the credit limit of an existing credit contract.

This Credit Guide has been designed to provide you with key information so you are informed and aware of necessary matters prior to deciding to use the credit services of Affordable Finance.

We have been appointed to manage your loan, and will be involved in ensuring all payments are made by the due date. We are also responsible for following up any arrears. If you have any questions at any time about your account, please contact us directly.

Affordable Finance acts as a mortgage manager for the Lender pursuant to a written agreement. While we do provide credit assistance in relation to a managed contract, we do not act for you in relation to the managed contract.

Key Information

You can contact us at our Affordable Finance office located at: Level 2, 6 Bennett Street, East Perth WA 6004
Alternatively you can phone us weekdays on 1300 100 141 or 08 6461 5243 8.30am–5.00pm weekdays (WST) or visit www.affordablefinance.net.au

Resolving Complaints

If you have any problem concerning your contract or credit services we provide, please let us know immediately because we may be able to fix it for you. We will attend to your concern promptly and courteously.

Internal Complaints Officer contact details

Aaron Gray
Level 2, 6 Bennett Street, East Perth WA 6004. Email is admin@affordablefinance.net.au.

External Dispute Resolution Scheme contact details

Credit & Investments Ombudsman (CIO)
Telephone 1800 138 422 www.cio.org.au

Our Internal Dispute Resolution Scheme.

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer (specified above) in writing to our address at Level 2, 6 Bennett Street, East Perth WA 6004 or alternatively by speaking to any representative of our business who will refer you to the Complaints Officer (specified above) weekdays between 9am–5.30pm weekdays (WST) on 1300 100 141 or 08 6461 5243.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly.

We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our External Dispute Resolution Scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Financial Difficulty

We understand there may be times when your personal circumstances change unexpectedly. Perhaps you have lost your job, suffered an illness, been affected by a natural disaster or are experiencing a reduction in your income.

If you are experiencing difficulty in meeting your obligations under your contract, we encourage you to contact our dedicated team as soon as possible.

We will work with you to understand your own unique circumstances, and to identify how we may be able to best assist you. For eligible customers options may include:

- Tailored payment arrangements
- Deferred or reduced payments on your loan for a defined period of time
- Extension of loan term

In most instances a suitable arrangement can be made quickly and efficiently over the phone. Alternatively we may require evidence of financial difficulty and completion of a statement of financial position to assist us in considering your circumstances.

If you would like to apply for assistance, including a request for postponement of enforcement proceedings, please contact our team at our Affordable Finance office located at Level 2, 6 Bennett Street, East Perth WA 6004. Alternatively you can phone us weekdays on 1300 100 141 or 08 6461 5243 8.30am–5.00pm weekdays (WST) or visit www.affordablefinance.net.au or Email admin@affordablefinance.net.au

If you are not satisfied with the outcome of your request for assistance, you may choose to contact our external dispute resolution provider, the Credit Ombudsman Services Limited (refer section titled 'Resolving complaints' for details).

Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.