



## CREDIT GUIDE FOR Australian Capital Financial Services Pty Ltd - "Credit Provider"

### Contact Details:

Unit 2/4 Gerves Drive, Werribee, VIC 3030  
Ph: 03 9731 7088, Fax: 03 9731 7099  
Online: [info@australiancapital.com.au](mailto:info@australiancapital.com.au), <http://www.australiancapital.com.au>

### Complaints and Disputes:

- If you have a complaint or dispute with Australian Capital Financial Services Pty Ltd, please use our internal dispute resolution procedure by contacting:

**Australian Capital Financial Services Pty Ltd - Complaints Contact Officer - James Baird**

Call: 03 9731 7088      Post: Unit 2/4 Gerves Drive, Werribee, VIC 3030  
Fax: 03 9731 7099      Email: [feedback@australiancapital.com.au](mailto:feedback@australiancapital.com.au)

- If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

**Australian Financial Complaints Authority**

Call: 1800 931 678 (Free Call); Post: GPO Box 3, Melbourne VIC 3001; Web: [www.afca.org.au](http://www.afca.org.au)

### Responsible Lending Obligations:

We are required by law to:

- Make reasonable inquiries about: Your requirements and objectives in relation to any credit contract suggested or recommended by us; and Your financial situation.
- Take reasonable steps to verify your financial situation.
- Assess whether any credit contract with us is unsuitable for you.
- Not provide you with credit which is unsuitable.

### Copy of Suitability Assessment:

If you ask for a copy of our assessment of your suitability for a credit contract:

- Before entering into the credit contract, we must provide you with a written copy of the assessment before entering into the credit contract.
- After entering into the credit contract but within:
  - 2 years from it starting, we must give you a written copy of our assessment within 7 business days.
  - 2-7 years from it starting, we must give you a written copy of our assessment within 21 business days.

### Government "Warning" Notice:

In accordance with Sections 124B(1) and 133CB(1) of the National Consumer Credit Protection Act 2009 (as amended) and Regulations 28XX, 2012 made under that Act, the Credit Provider expects all intending or potential consumers to read this sign before making an offer, or accepting an offer, to enter into a credit contract with the company. This sign is available at the front of all relevant business premises, adjacent to where you speak to a company representative about a loan, as well as on the company's website.

### Bank Statements:

For all Small Amount Credit Contracts in accordance with Sections 117(1A) and 130(1)(a) of the National Credit Protection Act 2009 (as amended), the Credit Provider is required to review consumer bank statements, or a comprehensive report on such statements, covering all bank or similar institution account transactions that reflect personal income receipt and/or expenditure, over at least the last 90 days. Please arrange for these to be available in print or electronic form.

### Privacy:

Under the 2012 amendments to Commonwealth Privacy Act 1988, including Sections 6N, 18E and 21C, the credit provider is encouraged to collect more information concerning consumers, their credit history and current circumstances than ever before. If you proceed with your loan application, carefully read the detail in the Privacy Agreement supplied and in the company's Credit Information (Privacy) Management Policy available on the Company's web site, or in hard copy on request..

### General Advice:

Please DO NOT sign your credit contract until you have carefully read the Government Warning sign and every document provided by Cash Stop, you have asked every question that has come into your mind and you have received satisfactory answers, and you completely understand your credit contract. Once you sign the credit contract it is legally binding on you and you must repay as you have agreed.