CREDIT GUIDE

We are required to give you this guide by law. It acknowledges your right to ask us about any assessment we may make, our financial services, and where appropriate, the recommendation of using one credit product over another. In the unlikely event you may be dissatisfied with what we do or have done this guide also provides direction on what you need to do to remedy your dissatisfaction.

CREDIT SUITABILITY AND ASSESSEMENT

Before we can recommend any financial product to you, the law requires that we make an assessment of your current financial situation and objectives to ensure any credit product we may offer meets your needs. To do this, we will make reasonable enquiries and ask you to provide verifiable information directly, or where we deem it appropriate we may obtain information from others whom we could contact. Some of these steps may be required by law.

Please note we will **not** allow you to enter into a Credit Contract or increase a credit limit on any existing Credit Contract if:
   a. it is likely you could not fulfil, or only do so with substantial hardship, your financial obligations to us under the contract; or
   b. you could only meet your financial obligations to us by selling your family's main home or
   c. the Credit Contract will not meet your requirements or objectives; or
   d. any regulation under the National Consumer Credit Protection Act 2009 (Cth) prohibits us from doing so

COPY OF ASSESSMENT

Should you want a written copy of our assessment, free of any charge, you may ask us to provide it:
   a. before you either enter into a Credit Contract or we increase your credit limit on any existing Credit Contract you may have with us; or
   b. at any time up to seven (7) years from the date you signed the contract or obtained the credit limit increase on a particular Credit Contract with us

The law imposes time limits on us giving you this information. We have seven (7) business days from when you make your request to supply it, if your request is made within two (2) years of the date you entered into the Credit Contract, otherwise we have twenty-one (21) business days to do so.
Note: We are not obliged to give you a copy of the assessment where we do not provide you with the credit or increase the credit limit.

DISPUTE RESOLUTION

Business relationships are built through trust, openness, honesty, integrity, consistency and respect towards others. Sometimes, though there may be a difference of opinion, particularly when things don't quite work out the way you intended when you took out the Credit Contract. We recognise communication is the key to solving these difficulties and the steps below will assist both of us to quickly get our relationship back on track.

Step 1 If you are dissatisfied with something we have done, we encourage you to phone us on 1300 402 590 or (03) 9467-8956 and explain your concern(s). We can usually resolve the matter(s) amicably, without delay.

Step 2 If you are still not happy with our response, you should contact our Internal Dispute Resolution (IDR) person by telephoning (03) 9467 8956 as soon as possible. We may ask that you put your complaint in writing to us so that we may investigate it further. You can email it to us on admin@atmloans.com.au

Step 3 Should you still be dissatisfied after using both of the above steps, you may contact our ASIC approved External Dispute Resolution (EDR) provider, Australian Financial Complaints Authority (AFCA). You can contact them at no cost by writing to GPO Box 3, Melbourne Victoria 3001, telephoning 1300 780 808, faxing (03) 9613 6399 or via their website http://www.afca.org.au

Please note that you must have gone through our IDR process first before doing so. If you fail to do so, the matter will be referred back to us to resolve in the first instance.