

CREDIT GUIDE
Australian Lending Corporation Pty Ltd
ACN: 086 894 859
Australian Credit Licence 385550

This document provides information about the loans provided by us. We are licensed to provide loans and leases under the National Consumer Credit Protection Act 2009 (**NCCP Act**). The NCCP Act regulates the activity of lending, leasing, and finance broking

Key information

Address	46 Mt Gravatt Capalaba Road Upper Mt Gravatt QLD 4122
Phone	07 3422 2299
Fax	07 3422 2199
Email	mail@alcfinance.com.au
Website	www.alcfinance.com.au
Internal Complaints Officer contact details	Complaints Officer: Mr John Spence Telephone: 07 3422 2299 Email: jspence@alcfinance.com.au Address: 46 Mt Gravatt Capalaba Rd Upper Mount Gravatt QLD 4122

We will need information from you

Under the National Consumer Credit Protection Act, we must not enter into a credit contract with you, or increase the credit limit of a credit contract with you, if the contract is unsuitable for you.

The contract will be unsuitable for you if, at the time the contract is entered into or the credit limit is increased, it is likely that:

- you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or
- the contract will not meet your requirements or objectives.

We must make an assessment whether the contract will be unsuitable for you before entering into a credit contract with you or increasing the limit of an existing credit contract.

For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

You can request a copy of our assessment. We must give you a copy (at no charge to you) if you ask within seven years of the date of the loan contract, lease contract or principal increase. We are only required to give you a copy of the credit assessment if you enter into a loan or lease contract or the credit limit is increased.

Dispute resolution procedures

We have an internal dispute resolution procedure. We are also a member of an independent external dispute resolution scheme, FOS (see contact details below).

Internal dispute resolution

If you have a complaint, you should contact us first, by using any of the contact details shown on the front page of this credit guide, or by speaking to any representative of our business who will refer you to the Complaints Officer.

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.

External dispute resolution

If you are unhappy with any decision or the handling of the complaint by us, you can refer your complaint for external resolution to COSL. This service is available at no cost to you. Contact details are below:

Financial Ombudsman Service
Phone: (03) 9613 7366
Mobile MMS: info@fos.org.au
Fax: (03) 9613 6399
Post: GPO Box 3
Melbourne VIC 3001
Website: <http://www.fos.org.au>

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.

Things you should know

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

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.