

# **CREDIT GUIDE**

**Ferratum Australia Pty Ltd**

Australian Credit License number: 409512

## **Complaints and Disputes:**

If you have a complaint or dispute with us, please first raise the issue with our internal dispute resolution procedure by contacting our complaints officer:

Name: Dispute Resolution Manager

Telephone: 08 9253 0209

Email: [complaints@ferratum.com.au](mailto:complaints@ferratum.com.au)

Address: Suite 7/8 Welshpool Road, East Victoria Park, WA 6101

If you consider that does not resolve the, you may contact our independent external dispute resolution scheme which is:

Credit and Investments Ombudsman

Reply Paid 252

Sydney South, NSW 1235

Tel: 1800 138 422 (*9:00am to 5:00pm Monday to Friday AEST*)

Fax: 02 9273 8440

Email: [info@cio.com.au](mailto:info@cio.com.au)

Web: [www.cio.org.au](http://www.cio.org.au)

## **Copy of Assessment**

If you ask us for a copy of our assessment as to why we approved your contract we must give you a copy of it. If you request it before entering into the agreement, we must provide it before the contract is entered into. If you ask for it up to 2 years after the agreement is signed, we must give it to you within 7 business days. If you ask for it after two years but within 7 years of the agreement being signed, we must give it to you within 21 business days.

## **Responsible Lending Obligations**

We are not permitted by law to enter into an agreement with you which is unsuitable.

To us to make that assessment, we are required make reasonable inquiries about:

- your requirements and objectives in relation to your credit contract with us; and
- your financial situation.

We are also required to take reasonable steps to verify your financial situation.