

# CREDIT GUIDE

Ferratum Australia Pty Ltd  
Australian Business Number: 48 151 137 049  
Australian Credit License Number: 409512

## Contact Details:

Address: Level 28 AMP Tower, 140 St Georges Terrace, Perth, WA 6000  
Email: [customercare@ferratum.com.au](mailto:customercare@ferratum.com.au)  
Website: [www.ferratum.com.au](http://www.ferratum.com.au)

## Complaints and Disputes

If you have a complaint or dispute with us, please first raise your concerns under our internal dispute resolution scheme by contacting our complaints officer, see details below:

Name: Dispute Resolution Team  
Telephone: 02 6145 0126  
Email: [complaints@ferratum.com.au](mailto:complaints@ferratum.com.au)  
Address: Level 28 AMP Tower, 140 St Georges Terrace, Perth, WA 6000

If an issue has not been resolved to your satisfaction, you can contact our independent external dispute resolution scheme for free, which is:

Name: Australian Financial Complaints Authority (AFCA)  
Address: GPO Box 3, Melbourne, VIC 3001, Australia  
Telephone: 1800 931 678 (9:00am to 5:00pm, Monday to Friday AEST/AEDT)  
Fax: (03) 9613 6399  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)

## Responsible Lending Obligations

We are required by law to ensure that any credit we provide to you is not unsuitable. We will therefore:

- make reasonable inquiries about your financial situation and your requirements and objectives in relation to the credit you are applying for;
- take reasonable steps to verify your financial situation; and
- use this information to assess whether the credit is not unsuitable for you.

## Copy of Assessment

We are obliged to assess your credit application to ensure that a loan is not unsuitable for you. Before entering into a credit contract, or at any time within 7 years of the date of the credit contract, you can request a written copy of our suitability assessment. There is no fee for requesting it.

We're required to give it to you within the following timeframes:

- If you request it before entering into the agreement, we must provide it before entering into the credit contract;
- If you ask for it up to 2 years after the agreement is signed, we must give it to you within 7 business days; and
- 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.

If you have any questions about this credit guide, please contact us at [www.ferratum.com.au](http://www.ferratum.com.au).