

This Credit Guide provides important information about us and the products we offer which are regulated by the National Consumer Credit Protection Act 2009 ("**consumer lending products**"). It's designed to help you make an informed decision about whether to use us as your credit provider and enter into a credit contract with us.

In this document, the words "we", "us" and "our" refer to Branded Financial Services Pty Ltd ABN 27 004 013 334, Australian credit licence 392188. "We" includes our successors, substitutes and assigns.

Our consumer lending products are fixed rate secured loans.

Our general obligations

In relation to our consumer lending products, we must not, as a credit provider:

- Enter into a credit contract with you; or
- Make an unconditional representation that you're eligible to enter into a credit contract if we assess that the credit contract is unsuitable for you.

We refer to this assessment as the Credit Assessment.

When will the credit contract be unsuitable?

A credit contract will be unsuitable if at the time of our assessment:

- The credit contract does not meet your requirements and objectives; and/or
- It's likely you'll be unable to comply with your financial obligations under the credit contract and/or
- Could only comply with substantial hardship.

To make this assessment, we will:

- Make reasonable inquiries about your financial situation and requirements and objectives; and
- Take reasonable steps to verify your financial information.

How can you access a copy of the Credit Assessment?

If your application for credit has been approved, you can call 1300 549 166 and request a copy of the Credit Assessment. We'll provide you with a copy of the Credit Assessment in writing within the following timeframes:

If your request is made:	We will give you your Credit Assessment:
Before the Credit Day*	As soon as possible after we receive your request
Up to 2 years after the Credit Day*	Within 7 business days after we receive your request
Between 2 and 7 years after the Credit Day*	Within 21 business days after we receive your request

We're not required to provide you with a copy of the Credit Assessment if the credit application has been declined.

**The Credit Day is the date the credit contract is entered into.*

If you have a dispute over your credit contract

We pride ourselves in putting people first and being relentlessly helpful in every way. Your feedback is important to us, so we'd love to hear from you.

If you have a complaint, dispute, or any other feedback please contact us on:

- Email: complaints@brandedfinancial.com
- Mail: Branded Financial Services, Quad 3, Suite 1.08, Level 1, 102 Bennelong Parkway, Sydney Olympic Park, NSW 2127
- Phone: 1300 549 166

Our team will take steps to understand your situation and address your concerns. We'll investigate and take steps to try and resolve the matter as soon as possible within 5 working days. If we're unable to resolve your complaint within 5 working days, we aim to resolve it within 20 working days. If we can't resolve your complaint within 20 working days, we'll write to you advising you why we require more time to resolve your complaint. We'll keep you informed of the status of your complaint throughout our investigation and may request further information from you to enable us to work with you to try and resolve your complaint promptly.

If you believe your complaint or dispute has not been resolved to your satisfaction, you can refer the matter to our external dispute resolution service. This is a free service that provides you with an independent path to resolve any specific complaints or disputes you have with us that we can't resolve together. Branded Financial Services is a member of:

Australian Financial Complaints Authority (AFCA)

- Email: info@afca.org.au
- Mail: GPO Box 3, Melbourne, VIC 3001
- Phone: 1800 931 678
- Website: www.afca.org.au

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