

LOANONE PTY LTD
CREDIT PROVIDER'S CREDIT GUIDE

As an intending borrower, we provide you with the following Credit Guide, which must be provided to you in writing, in accordance with Section 126 of the National Consumer Credit Protection Act 2009.

Date of issue:	May 2018
Licensee's name (being a Credit Provider):	LoanOne Pty Ltd, ACN: 161 283 147
Licensee's registered office:	Level 4, 131 York Street, Sydney NSW 2000
Telephone:	1300 180 606
Australian Credit Licence Number:	501182
Internal Dispute Resolution (IDR) Procedure: Should you have a complaint or concern in regard to your credit contract, including any unforeseen financial difficulty, <u>in the first instance</u> , please contact Loan One's IDR Manager. The Manager will be pleased to assist in resolving your complaint or concern. There is no charge for this service.	
IDR Manager: Richie Wang Phone: 1300 180 606, Email: info@loanone.com.au	
External Dispute Resolution (EDR) Procedure: Following contact with the IDR Manager, if you are not satisfied with the outcome of the attention given to your complaint or concern, you may contact the Financial Ombudsman Service (FOS) with detail of your complaint or concern. There is no charge for this service.	
EDR Ombudsman: FOS - Phone: 1300 780 808, Email: info@fos.org.au, Postal address: GPO Box 3, Melbourne, Vic 3001, or go to www.fos.org.au.	

Assessment of loan applications

Under Sections 128, 129 and 133 of the National Consumer Credit Protection Act 2009, we are required to assess the suitability of the loan you have requested. These Sections are concerned with whether or not the loan you seek is "unsuitable".

If that loan would be unsuitable, under Section 131 we are obliged to advise you that we will not participate in the arrangement of a loan for you and, under Sections 128 and 133 we are also obliged to refuse an increase in your credit limit, if that would also be deemed unsuitable.

Suitability or unsuitability is assessed in accordance with the following criteria:

1. Whether or not you will be able to comply with the financial obligations under the contract, without substantial hardship, if at all.
2. Whether or not the contract will meet your requirements and objectives.
3. Whether or not the contract meets requirements imposed by regulation, from time to time.
4. It involves us, as a Credit Provider, making enquiry about your financial circumstances.
5. According to whether or not we believe the information to be true.

In accordance with Section 132, if you are successful with your application and enter into a credit contract with us because the loan is not deemed unsuitable, you may request a copy of that assessment any time during the following 7 years. This will be provided at no charge to you.

If your copy is requested within 2 years, we will provide it within 7 days. If your request is received after the second year, we may take up to 21 days to provide you with a copy.

Credit check results

In accordance with Section 18M of the Commonwealth Privacy Act 1988, if you are unsuccessful with your application for a loan, in whole or part, as a result of information provided to the Credit Provider in a credit report obtained from a credit reporting agency, you will be informed in writing of the decision, with detail, as prescribed by the Privacy Act.

We hope this information is of assistance and thank you for your enquiry.