

Credit Guide

This credit guide outlines the responsible lending obligations, obligations to provide an assessment of unsuitability and the dispute resolution procedures of Nifty Finance Pty Ltd t/a Nifty Personal Loans ('we', 'us', 'our') (ABN 29 611 111 605, Australian Credit Licence 485862), as prescribed by the National Consumer Credit Protection Act 2009 (NCCP Act). It is a requirement under the NCCP Act to provide this document to you as soon as it becomes apparent that you are likely to enter into a credit contract with us.

Our Responsible Lending Obligations

As a part of our responsible lending obligations, we are required to not enter into a credit contract with you if the contract will be unsuitable. A contract will be deemed unsuitable if:

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

In determining whether a contract will be deemed unsuitable, we will:

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

Providing a Copy of Assessment

If you request a copy of our Assessment of Unsuitability for your credit contract:

- before entering the credit contract, we must give you a written copy of the assessment before entering the contract.
- within two years from the credit day, we must give you a written copy of the assessment in writing within 7 business days of your request.
- after two years from the credit date but within 7 years, we must give you a written copy of the assessment in writing within 21 business days.

Our Internal Dispute Resolution Procedure

If you are not fully satisfied with the service we have provided you, you can notify our complaints manager at:

Fax: (07) 3041-5027

Email:

complaints@niftypersonalloans.com.au

Post: P O Box 1833, Milton QLD 4064

In your complaint, you should provide your preferred contact details and clearly outline the nature and details of your complaint and our complaints manager will be in touch with you.

Our External Dispute Resolution Scheme

If you are not satisfied with the outcome from our internal dispute resolution procedures or we have not responded within 21 days, you can refer the matter to the independent external dispute resolution scheme of which we are a member;

Credit and Investments Ombudsman Ltd

Phone 1800 138 422

Fax 02 9273 8440

Mail PO Box A252, South Sydney NSW 1235

E-Mail info@cio.org.au

Website www.cio.org.au

Contact Us

Should you have any questions regarding any of the information found in this document, or have any other enquiries, please feel free to contact us.

Phone 1300 471 328

Fax (07) 3041-5027

Post P O Box 1833, Milton QLD 4064

Email info@niftypersonalloans.com.au

Website www.niftypersonalloans.com.au