

This is the Credit Guide of Jass Group (Aus) Pty Ltd ABN 69 138 938 646, of Unit 108 22-30 Wallace Ave, Point Cook, Vic 3030. Australian Credit Licence 472959.

This Credit Guide contains important information about:

- a description of our key obligations before entering into a credit contract with you; and
- our complaints procedures and how you can access them.

This Credit Guide applies from 1 July 2013 and remains valid unless a further Credit Guide is issued to replace it.

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we arrange for you is not unsuitable. To decide this, we may need to ask you some questions in order to assess whether the loan is not unsuitable. The law requires us to:

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

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the loan is made:

- you could not pay or could only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide to us is accurate.

We must provide you with a copy of our credit assessment of your application if you ask within seven years of the date of the loan contract or principal increase. We are only required to give you a copy of the credit assessment if you enter into a loan contract or the credit limit is increased.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Manager at:

Phone: 1300782944

Fax: 03 83703144

Email: customercare@credithub.com.au

Postal: PO Box 6493, Point Cook, VIC 3030

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. We will try to resolve your complaint quickly and fairly. We must provide you with a response within 45 days, but we will try to resolve your complaint within 7 business days.

Our external dispute resolution scheme

If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to our external dispute resolution provider, the Credit and Investments Ombudsman Limited by contacting them on:

Phone: 1800 138 422

Web: <http://www.cio.org.au/>

Postal: PO BOX A252, South Sydney, NSW 1235

Quote membership number: M0003479

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Questions?

If you have any questions about this Credit Guide or anything else about our services, just ask at any time. We're here to help you.

Australian Credit Licence Number 472959 • Jass Group (Aus) Pty Ltd (ABN 69 138 938 646)

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