

# Credit Guide

This Credit Guide gives you some important information about us and the products we provide which are regulated by the National Consumer Credit Protection Act 2009 ("**consumer lending products**"). It is 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 Angle Auto Finance ACN 161 130 696 Australian credit licence 530731. "We" includes our successors, substitutes and assigns.

Our consumer lending products are fixed rate secured loans.

We have additional products and services that are not covered by this Credit Guide.

## 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 are 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 Suitability 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; or

- it is likely that you will be unable to comply with your financial obligations under the credit contract 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 Suitability Assessment?

If your application for credit has been approved, you can call 1300 561 868 and request a copy of the Suitability Assessment. We will provide you with a copy of the Suitability Assessment in writing within the following timeframes:

<i><b>If you request is made:</b></i>	<i><b>We will give you your Suitability Assessment:</b></i>
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

\* The Credit Day is the date the credit contract is entered into or the credit limit is increased.

We are not required to provide you with a copy of the Suitability Assessment if the credit application has been declined.

### **If you have a dispute over your credit contract**

#### **Please talk to us first**

We aim to resolve your complaint at your first point of contact with us, so we encourage you to raise your complaint through any of the following channels:

- calling our Customer Experience team on 1300 561 868;
- completing the online feedback form at [www.angleauto.com.au](http://www.angleauto.com.au);
- writing to us at PO BOX 20125, World Square, NSW 2002
- emailing us at [customerexperience@angleauto.com.au](mailto:customerexperience@angleauto.com.au).

To help us resolve your complaint as quickly as possible, please explain the details of your complaint as clearly as you can, and include as much information or supporting documents as possible.

#### **What to do if you are still unhappy**

If we are unable to resolve the dispute to your satisfaction, you may lodge a complaint with the free, independent external dispute resolution scheme, the Australian Financial Complaints Authority ("**AFCA**"). Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

AFCA's contact details are:

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne VIC 3001

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