



First Republic Finance Pty Ltd ABN 67 128 694 119 Australian Credit Licence 387339 trading as **Lawzy**
Address: PO Box 1472 Milton QLD 4064 | Telephone: 1300 452 999 | E-mail: admin@lawzy.com.au

CREDIT GUIDE

Congratulations on choosing us for your financial needs.

We pride ourselves on delivering exceptional service and ethical standards. In this Credit Guide, you will find information about your right to ask us about any assessment we may make and our financial services. In the unlikely event you may be dissatisfied with what we do or have done, this guide also provides direction on what you need to do to remedy your dissatisfaction.

CREDIT SUITABILITY AND ASSESSMENT

Before we can recommend any financial product to you, it is incumbent on us to assess your current financial situation and objectives to ensure any financial product we may offer meets your needs. To do this, we will make reasonable enquiries and ask you to provide verifiable information directly or, where we deem it appropriate, we may obtain it from others whom we may contact. Some of these steps are required by law.

Please note we will **not** allow you to enter into a credit contract or increase a credit limit on any existing credit contract if

- a) it is likely you could not fulfil, or only do so with substantial hardship, your financial obligations to us under the contract; or
- b) you could only meet your financial obligations to us by selling your family's main home; or
- c) the credit contract will not meet your requirements or objectives; or
- d) any regulation under the National Consumer Credit Protection Act 2009 (Cth) prohibits us from doing so.

ASSESSMENT COPY

Should you want a written copy of our assessment, free of any charge, you may ask us to provide it:

- a) before you either enter a credit contract or we increase your credit limit on any existing credit contract you may have with us; or
- b) at any time up to seven (7) years from the date you signed the contract or obtained the credit limit increase on a particular credit contract with us.

We have seven (7) business days from when you make your request to supply your requested copy of assessment if your enquiry is made within two (2) years of the date you entered into the credit contract. If your credit contract was entered into over two (2) years ago, we must provide the copy of assessment within twenty-one (21) business days.

Note – we are not obliged to give you a copy of the assessment where we do not provide you with the credit or increase the credit limit.

DISPUTE RESOLUTION

Relationships are built through trust, openness, honesty, integrity, consistency and respect towards others. Sometimes, though, there may be differences of opinion, particularly when things do not quite work out the way you intended when you took out the credit. We recognise communication is the key to solving these difficulties and the steps below will assist both of us to quickly get our relationship back on track.

Step 1 If you are dissatisfied with something we've done, we encourage you to phone us and explain your concern(s).

We can usually resolve the matter(s) amicably, without delay.

Step 2 If you're still not happy with our response, you should contact our Internal Dispute Resolution (IDR) Manager, by telephoning 1300 452 999 as soon as possible. We may ask that you put your complaint in writing to us so that we may investigate it further. You can email it to us at admin@lawzy.com.au

Step 3 Should you still be dissatisfied after using both of the above steps, you may contact our ASIC approved External Dispute Resolution (EDR) provider, Australian Financial Complaints Authority. You can contact them at no cost at:

Australian Financial Complaints Authority

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Web: www.afca.org.au

Please note you must have gone through our IDR process first before doing so. If you fail to do so, the matter will be referred back to us to resolve in the first instance.