R.E-Sell
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Credit Guide

This document is the Credit Guide of R.E.-Sell Sub-Servicer Pty Ltd ACN 699 692 147 ('**ReSell**', '**us**', '**we**', '**our**'), the manager of loans made by R.E.-Sell Funding Pty Ltd ACN 699 691 793 (**Lender**). We are an Authorised Credit Representative of Allied Financial Consulting Pty Limited ACN 059 732 419 Australian Credit Licence 393845.

This document provides information about the loans provided by us.

We will need information from you

Under the NCCP Act, we are obliged to ensure that any 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; and
- make reasonable inquiries about your financial situation; and
- 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; or
- the credit will not meet your requirements and objectives.

We will provide you with a written copy of our credit assessment of your application within 7 business days if you ask for a copy within the first two years of the date of the credit contract or credit limit increase. If you ask for a copy of our credit assessment after two years but within 7 years of the date of the credit contract or credit limit increase, we will provide you with a copy within 21 business days. We are only required to give you a copy of the credit assessment if you enter into a credit contract or the credit limit is increased. The credit assessment will be provided to you free of charge.

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 Officer by:

- phoning **1800 757 617**;
- emailing **enquiries@resell.net.au**; or
- writing to **ReSell, The Forum Workspace, 377 New South Head Road, DOUBLE BAY NSW 2028**; or
- by speaking to any representative of our business who will refer you to the Complaints Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may be able to refer the complaint to the Australian Financial Complaints Authority (**AFCA**) scheme, which can be contacted:

- by phoning on 1800 931 678;
- by email at info@afca.org.au; or
- in writing to GPO Box 3, Melbourne VIC 3001.

See www.afca.org.au for more information about AFCA.

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

Things you should know

We don't provide legal or financial advice unless specified in a separate contract. It is important that you understand your legal obligations under the loan and the financial consequences.

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 credit contract.

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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. You can contact us:

- by phone on **1800 757 617**;
- by email at **enquiries@resell.net.au**; or
- in writing to **ReSell, The Forum Workspace, 377 New South Head Road, DOUBLE BAY NSW 2028**.