

Credit Guide

This document provides information about the type of credit provided by us. We are licensed to provide credit contracts and lease contracts under the National Consumer Credit Protection Act 2009 (NCCP Act).

Key Information

Credit Provider: OWNRIGHT PTY LTD ACN 161 568 994 Trading as FUNDA

Australian Credit Licence Number: 437240

Address: U5/91 Frederick Street MEREWETHER NSW 2291

Telephone: 1300 647 996

Email: admin@funda.com.au

Internal Complaints Officer: Nathan Wright, 1300 647 996, admin@funda.com.au

External Dispute Resolution Scheme contact details: AFCA (Australian Financial Complaints Authority) phone 1800 931 678, info@afca.org.au

We will need information from you

Under the NCCP Act, we are obliged to ensure that any credit contract or lease contract, we arrange for you is not unsuitable for you. To decide this, we will need to ask you some questions in order to assess whether the loan or lease 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 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 us is accurate.

If you ask within 7 years of the date of the credit contract or lease contract, we must provide you with a copy of our credit assessment of your application. We are only required to give you a copy of the credit assessment if a credit contract or lease contract is entered or the credit limit is increased.

Our internal dispute resolution scheme

We hope you are satisfied with our services but if you have any complaints you should notify us by contacting our Complaints Officer by telephoning 1300 647 996, emailing: admin@funda.net.au, or writing to the above address 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. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. 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. If you have any questions about this credit guide or anything else about our services, just ask at any time.