

Credit Guide

Lombard Finance Pty Ltd (ABN 31099651877) is an Australian Credit Licensee under the National Consumer Credit Protection Act 2009 (Cth).

You can contact us in the following ways:

Telephone: 1300 132 301
Mail : Lombard Finance, Locked Bag 6500, St Leonards NSW 1590
Fax: (02) 9431 1700
Website: www.lombardfinance.com.au

Responsible Lending

Lombard, as a responsible lender, is committed to providing its products and services responsibly. We will take reasonable steps to ensure that we are not providing unsuitable credit to you.

Under the National Consumer Credit Protection Act 2009 (Cth), we have the following obligations:

a) Making inquires and conducting suitability assessments

Prior to entering a credit contract (or increasing the credit limit), we are required by law to:

- ✦ make inquiries about your requirements and objectives in relation to the credit contract (or the credit limit increase) and your financial situation
- ✦ take steps to verify the information you provide regarding your financial situation, and
- ✦ make an assessment on whether the credit contract (or credit limit increase) is unsuitable for you.

The credit contract (or credit limit increase) will be assessed as unsuitable for you if, at the time of access, it is likely that:

- ✦ it will not meet your requirements or objectives
- ✦ you will not be able to comply with the resulting financial obligations; or
- ✦ you would only be able to comply with the resulting financial obligations with substantial hardship.

We are prohibited by law from entering into a credit contract (or providing a credit limit increase) which we assess to be unsuitable for you. It is therefore important that all information you provide is complete and accurate.

b) Giving a copy of the assessment

If you request a copy of the assessment before we enter into the credit contract or increase the credit limit, we will not enter into the contract or increase your credit limit until we have given you a copy of the assessment.

You may also request a copy of the assessment within 7 years of the date we enter into the contract or increase your credit limit.

If you do, we will give you a written copy of that assessment without charge:

- within 15 business days, if the copy is requested within 2 years of the day on which the credit contract is made (or the credit limit is increased); or
- within 25 business days, if the copy is requested more than 2 years, but within 7 years, of the day on which the credit contract is made (or the credit limit increased).

Dispute Resolution

At Lombard we are committed to providing quality services and high customer satisfaction. We appreciate any feedback you may have. If you do have a complaint, you can lodge it by contacting our office. A complaint will be reviewed internally through our Internal Dispute Resolution service if the dispute is not resolved within 45 days (21 days if it relates to hardship or a credit listing) or you are not satisfied with the outcome, you have the right to take your complaint to the Credit Ombudsman Service Limited an independent resolution body.

You may contact the Ombudsman by the following means:

Mail: Case Management Team, C-/Credit Ombudsman Service Limited
PO Box A252, South Sydney NSW 1235
Telephone: 1800 138 422 | **Fax:** (02) 9273 8440 | **Website:** www.cosl.com.au