CREDIT GUIDE

Once Credit Pty Limited ABN 99 12 319 632 Australian credit licence number 386194, as a responsible lender, is committed to providing its products and services responsibly.

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

1 Making inquiries and conducting suitability assessments

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

- make reasonable inquiries about your requirements and objectives in relation to the credit contract (or the credit limit increase), the maximum credit limit you require and your financial situation;
- take reasonable steps to verify 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) must be assessed as unsuitable for you if, at the time of the assessment, it is likely that:

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

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

2 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 7 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 21 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).

3 Contact details and dispute resolution

At Once Credit Pty Limited we are committed to providing quality services and high customer satisfaction. We appreciate any feedback you may have, and you can contact us if you have any questions about our products or services. If you do have a complaint, you can lodge it by contacting us. We will provide you with a response within 30 days (21 days if it relates to hardship or a default notice). You can contact the customer relations team via:

- Email at customer@hummloan.com

- Telephone at 1300135504 between 9:00am - 5:00pm (EST) weekdays.

If you are not satisfied with the outcome, you have the right to take your complaint to the Australian Financial Complaints Authority an independent resolution body.

You may contact the Australian Financial Complaints Authority by the following means:

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

Telephone: 1800 931 678

Website: www.afca.org.au