

### Our responsible lending obligations

We must not enter into a credit contract, a credit card contract or increase a credit limit, if it is unsuitable for the consumer.

A proposed credit contract, credit card contract or increase in a credit limit will be unsuitable if, at the time it is entered into, it is likely that :

- the consumer will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or
- the contract will not meet the your requirements or objectives.

The law presumes there will be substantial hardship (unless the contrary is proved) where:

- the consumer could only comply with your financial obligations under the credit contract by selling your principal place of residence; or
- the consumer could not afford to repay the amount up to the credit limit on a credit card contract within the period determined by the regulator, ASIC (currently 3 years).

If requested by the consumer, we must give them a copy of our assessment that the credit contract or increase in a credit limit that they are applying for, or have applied for, will not be unsuitable.

We must give the consumer the copy of our assessment:

- if requested before entering into the credit contract or increasing the credit limit - before entering into the credit contract or increasing the credit limit;
- if requested within 2 years after entering into the credit contract or increasing the credit limit – within 7 business days of our receiving the request;
- if requested 2 years, but no than more than 7 years, after entering into the credit contract or increasing the credit limit – within 21 business days of our receiving the request.

We must provide the copy of the assessment free of charge.

We provide funding for mortgage managers to provide loans to you. Our mortgage managers market and manage loans for us under a written agreement.

### What should you do if you have a complaint?

We have an internal dispute resolution system to deal with any complaints you may have about any of our products or services. Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically. If you are not satisfied with the way in which we have tried to resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution centre.

#### To make a complaint;

-  **Phone us on 1300 13 22 77**
-  **askus@communityfirst.com.au**
-  **Write to us at:**  
**PO Box 98 LIDCOMBE NSW 1825**

Our staff has a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint. We also have an easy to read guide to our dispute resolution system available to you on request.

### External Dispute Resolution

We are also a member of an external dispute resolution system – Australian Financial Complaints Authority.

-  **Phone us on 1800 931 678**
-  **info@afca.org.au**
-  **Write to us at:**  
**GPO Box 3 Melbourne VIC 3001**
-  **www.afca.org.au**