

Credit Guide

Pepper Money Limited ('we/us/our'), Australian Credit Licence Number 286655, is the servicer of loans made by Pepper Finance Corporation Limited ACN 094 317 647. This means that although your lender is shown as 'Pepper Finance Corporation Limited' you will deal with 'Pepper Money Limited' as this entity assists customers with their loan.

The purpose of this Credit Guide is to assist you in deciding whether you want to enter into a credit contract or increase your credit limit on an existing credit contract with Pepper Finance Corporation Limited, serviced by Pepper Money Limited.

OUR OBLIGATIONS BEFORE PROVIDING CREDIT TO YOU:

We are obligated by law to only provide you with credit or increase your credit limit on an existing credit contract, if it is not unsuitable for you.

For this reason, before we provide you with credit or increase your credit limit on an existing credit contract, we will make an assessment to ascertain that:

- You can meet your financial obligations without substantial hardship. We will presume that, if you could only comply with your financial obligations by selling your principal place of residence, this will comprise substantial hardship, unless the contrary is proved; and
- The contract will meet your requirements and objectives.

We will therefore:

- Make reasonable inquiries about your financial situation, and your requirements and objectives; and
- Take reasonable steps to verify your financial situation.

You can, within 7 years of the date of the loan contract or credit limit increase, ask for a written copy of our credit assessment of your application. We are not required to provide you with a copy of your assessment if your application is declined or you decide not to proceed with the application.

OUR INTERNAL DISPUTE RESOLUTION SCHEME

We are committed to providing you with the highest level of service. If our service does not meet your expectations, you can contact our Internal Dispute Resolution Department on:

Telephone: 1800 356 246

Fax: 1300 598 630

Address: The Customer Experience Manager
PO Box 244, Parramatta CBD, NSW
2124

Email: customerresolutions@pepper.com.au

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 and we will keep you informed of our progress in resolving your complaint.

OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not satisfied with the outcome of your complaint, you can contact our external dispute resolution scheme Australian Financial Complaints Authority at:

Telephone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

The Australian Financial Complaints Authority provides our customers with a free alternative to legal proceedings for resolving complaints.

If you would like further information regarding this credit guide or any of our services please contact us directly on 1800 737 737.