



Credit Guide

About this Credit Guide

This document is the Credit Guide of Mini D Credit Pty Ltd
ABN 95 649 002 157 (Mini D).

Mini D is a credit provider and a holder of Australian Credit License number 531559.

In this Credit Guide "we", "our" or "us" means Mini D.

"entering into a contract" means entering into a credit contract or consumer lease, or increasing the credit limit of an existing credit contract or consumer lease.

This Credit Guide has been designed to provide you with key information so you are informed and aware of necessary matters prior to deciding to use the credit services of Mini D.

This Credit Guide may be provided to you by a Finance Broker or a Mortgage Manager or a solicitor acting on our behalf as soon as practicable after it becomes apparent that we are likely to enter into a contract with you.

A Mortgage Manager is a licensee that has an arrangement with us to manage the relationship with you whilst following our procedures. Loan documentation may be branded or co-branded with the name of the Mortgage Manager, however, we are the lender of record. A list of the Mortgage Managers with an active relationship with us can be found at the end of this Credit Guide.

Contact details

You can contact us at our office:

- Mini D Credit Pty Ltd
Level 2 / 30 Main Drive, Birtinya, Qld 4575
- Alternatively, you can phone us on
1300 64 64 33 - 9am-5pm weekdays (EST)
- Or visit www.Minideposit.com.au

Credit Assessment of your loan application

Before entering into a contract, Mini D will perform a credit assessment.

This assessment will include making enquiries about:

- your objectives and requirements including the purpose of the credit; and
- your financial situation.

We will also take reasonable steps to verify your financial information.

The purpose of the credit assessment is to ensure, based on the information provided, that the proposed contract, is not unsuitable for you.

The contract is unsuitable to you, if at the time the contract is entered into:

- it is likely that you will not be able to comply with the financial obligations under the contract or you could only comply with substantial hardship; or
- the contract does not meet your objectives and requirements.

The contract will create a substantial hardship if you would only be able to meet the requirements of the contract by selling your principal place of residence.

We cannot enter into a contract which is unsuitable for you. This is a legal requirement for Mini D.

It is important that the information that you provide for this assessment regarding your financial situation, objectives and requirements is complete and accurate and includes any likely future changes that will impact your ability to repay the contract.

Final Assessment

If your contract is assessed as not unsuitable and you will enter or have already entered into the contract with us, you have a right to ask us for a written copy of the Final Assessment.

The Final Assessment will contain the factual information which we used to assess the contract as not unsuitable including:

- the record of financial information you have given us;
- the information about your objectives and requirements;
- the enquiries we have undertaken to verify your financial situation;
- details of a contract we have offered to you.

You should notify us immediately if the information in the Final Assessment is not correct or has changed.

You can request a copy of the Final Assessment at any time before entering into the contract. If you make such a request, we have to provide you a written copy of the Final Assessment before entering into the contract. We cannot enter into the contract, until we provide you with a copy of the Final Assessment.

You are also able to request a written copy of the Final Assessment at any time up until 7 years after the contract was entered into. If you request the Final Assessment within two years of the contract being entered into, the assessment must be supplied to you within 7 business days. If you request the Final Assessment beyond 2 years but less than 7 years, the assessment must be supplied to you within 21 business days. There is no charge for the supply of the Final Assessment.

Resolving complaints

If you have any problem concerning your contract or credit services we provide, please let us know immediately because we may be able to fix it for you. We will attend to your concern promptly and courteously.

You can raise your concern or complaint with us by:

- Telephoning the Customer Support Centre on 1300 64 64 33 - 9.00am to 5.00pm (Queensland time) Monday to Friday;
- Texting us on 0439 64 64 33;
- Emailing us at Support@MiniDeposit.com.au
- Writing to the Customer Support Centre, Mini D Credit Pty Ltd.
P O Box 1122,
Mooloolaba, Qld 4557

We do not anticipate a situation where we cannot resolve a concern or complaint to your satisfaction, however, should this happen, you have the option of referring the matter to our external dispute resolution scheme – the Financial Ombudsman Service. The Ombudsman's role is to investigate matters after customers have fully exhausted our established complaint procedures.

You may obtain further information about this free service by contacting the Ombudsman at:

Australian Financial Complaints Authority

GPO Box 3
Melbourne Vic 3001

Complaints: 1800 931 678

Web site: www.afca.org.au

Financial Difficulty

We understand there may be times when your personal circumstances change unexpectedly. Perhaps you have lost your job, suffered an illness, been affected by a natural disaster or are experiencing a reduction in your income.

If you are experiencing difficulty in meeting your obligations under your contract, we encourage you to contact our dedicated team as soon as possible.

We will work with you to understand your own unique circumstances, and to identify how we may be able to best assist you. For eligible customers options may include:

- > Tailored payment arrangements
- > Deferred or reduced payments on your loan for a defined period of time
- > Extension of loan term

In most instances a suitable arrangement can be made quickly and efficiently over the phone. Alternatively we may require evidence of financial difficulty and completion of a statement of financial position to assist us in considering your circumstances.

If you would like to apply for assistance, including a request for postponement of enforcement proceedings, please contact our Customer Support team:

- Telephone: 1300 64 64 33 between 9.00am and 5.00pm (EST) Monday to Friday
- Text: 0439 64 64 33
- Email: Support@MiniDeposit.com.au

If you are not satisfied with the outcome of your request for assistance, you may choose to contact our external dispute resolution provider, the Credit and Investments Ombudsman (refer section titled 'Resolving complaints' for details).