



CREDIT GUIDE

ABOUT US

Australian Motorcycle and Marine Finance Pty. Ltd.
ABN 85 603 969 875
Australian Credit
Licence Number 472918
Trading As 'Australian Motorcycle Finance' and 'Australian Marine Finance'

489-493 Victoria Street
Wetherill Park, NSW 2164
Tel: 1300 263 123

ABOUT THIS CREDIT GUIDE

As an Australian Credit Licence holder engaging in credit activities, we are required to give you this Credit Guide as soon as practicable after it becomes apparent to us that we are likely to enter a credit contract with you.

The guide includes information about us, our assessment process to determine your suitability for credit and our dispute resolution process.

INQUIRIES, VERIFICATION AND ASSESSMENT

Prior to entering into a credit contract with you we:

- must make inquiries about your requirements and objectives in relation to your financial situation and contract;
- take steps to verify the information you provide regarding your financial situation; and
- make an assessment on whether the credit contract is not suitable for you.

A credit contract will be unsuitable if at the time it is entered into:

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

We are prohibited from entering into a credit contract if we assess it to be unsuitable for you.

COPY OF THE ASSESSMENT

Provided we enter into a credit contract with you, we must provide you with a copy of our assessment (at no cost to you) upon your request, prior to entering into the contract or within the following timeframe:

REQUEST MADE	ASSESSMENT PROVIDED
Within 2 years of credit provided	Within 7 business days of requests
Within 7 years of credit provided	Within 21 business days of requests
7 years after credit provided	A copy of our assessment not required to be provided

IF YOU HAVE A PROBLEM OR COMPLAINT

We are committed to providing you with superior service. The resolution of problems and complaints is a priority for us and we offer both an internal and external dispute resolution process. These services are readily accessible and free.

If you have not received the level of service you expect or you have a complaint, please raise the matter with our Customer Services or Collections team members or their respective managers on Tel: 1300 263 123 and they will try and resolve your problem or complaint quickly and fairly.

If you are not satisfied with their response you can escalate the matter by writing to:

DISPUTE RESOLUTION OFFICER

- Australian Motorcycle and Marine Finance Pty. Ltd. Locked Bag 79 Wetherill Park, NSW 2164
- complaints@ammf.com.au

If after using our Internal Dispute Resolution process you still do not get a satisfactory resolution, you have the right to escalate the matter to:

THE FINANCIAL OMBUDSMAN SERVICE (FOS) - before 1 November 2018

- GPO Box 3, Melbourne, VIC 3001
- Tel: 1300 780 808
- Email: info@fos.org.au
- Website: www.fos.org.au

OR

Australian Financial Complaints Authority (AFCA) - from 1 Nov 2018

- GPO Box 3, Melbourne, VIC 3001
- Tel: 1800 931 678
- Email: info@afca.org.au
- Website: www.afca.org.au

AFCA and its predecessor FOS are an independent external dispute resolution service of which we are a member. Our membership number is 35924.

CONTACT US

For more information about us or anything referred to in this Guide please contact us on Tel: 1300 263 123.



**CALL US ON:
1300 263 123**