

## Credit Guide

### Our responsible lending obligations

The Capricornian Ltd will not enter into a credit contract, or increase a credit limit, if either the contract or the increase in credit limit is assessed as unsuitable for the member.

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

- The member will be unable to comply with their financial obligations under the contract, or could only comply with substantial hardship; or
- The contract will not meet the member's requirements or objectives.

The law presumes substantial hardship (unless the contrary is proved) where, looking at the issue at the time the assessment is made, the member could only have complied with their financial obligations under the credit contract by selling their principal place of residence.

If requested by the member, The Capricornian Ltd will give them a copy of its assessment that the credit contract or increase in a credit limit that the member is applying for, or has applied for, will not be unsuitable.

The Capricornian Ltd will give the member the copy of its 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.

The Capricornian Ltd must provide the copy of the assessment free of charge.


### What should you do if you have a dispute

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

To lodge a dispute;

 Phone us on 1300 314 900

 [info@capricornian.com.au](mailto:info@capricornian.com.au)

 Write to us at: PO Box 1135, Rockhampton QLD 4700


 Fax us on 07 4931 4970

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

### External Dispute Resolution


The Capricornian Ltd is also a member of an external dispute resolution system – Australian Financial Complaints Authority (AFCA).

Their contact details are:

 1800 931 678

 [www.afca.org.au](http://www.afca.org.au)

 [info@afca.org.au](mailto:info@afca.org.au)

 GPO Box 3, Melbourne, VIC 3001