

This is a Credit Guide of MoneyMe Financial Group Pty Ltd ("MoneyMe") ACN 163 691 236 of Level 38, 100 Miller Street NORTH SYDNEY NSW 2060. MoneyMe's Australian Credit Licence number is 442218.

Our internal dispute resolution procedures

We live for our customers, and we understand that sometimes things don't work out as they should. If you have a complaint or dispute, please talk to us.

You can contact us on [1300 669 059](tel:1300669059) or alternatively, email us on complaints@moneyme.com.au.

We'll acknowledge receipt of your complaint within two business days, and we'll try to resolve it within five. We only ask that you provide as much information as possible to assist us in a quick resolution.

If the matter is more complex, it may take a longer time to resolve. We'll aim to resolve your complaint within 45 business days at the absolute most. In such cases, we'll ensure we keep you informed of the progress of the matter throughout.

Our external dispute resolution scheme

If you consider that this does not resolve the matter, you may contact our independent external dispute resolution scheme.

MoneyMe is a member of an Australian Securities and Investments Commission ("ASIC") approved external dispute resolution scheme, Credit Ombudsman Service Limited ("CIO"). The processes at CIO are impartial, independent and free for our customers.

CIO's contact details are:

- Phone: [1800 138 422](tel:1800138422)
- Post: PO Box A252, Sydney South, NSW 1235
- Fax: [02 9273 8440](tel:0292738440)
- Website: www.cio.org.au

Copy of Assessment

If you ask us for a copy of our assessment as to why we approved your contract we must give you a copy of it. If you request it before entering into the agreement, we must provide it before the contract is entered into.

If you ask for it up to 2 years after the agreement is signed, we must give it to you within 7 business days. If you ask for it within 7 years of the agreement being signed, we must give it to you within 21 business days.

Our Responsible Lending Obligations

We are not permitted by law to enter into an agreement with you, which is unsuitable. This means that we must make an assessment that you can meet your financial obligations under the agreement without substantial hardship and the agreement meets your requirements and objectives.

For us to make that assessment, we are required to:

- Make reasonable enquires about your requirements and objectives in relation to your credit contract with us;
- Take reasonable steps to verify your financial situation; and
- Make any inquiries prescribed by regulations about any matters prescribed by the regulations.

If you are applying for a loan less than \$2,000, we must obtain and consider your account statements that cover at least the immediately preceding period of 90 days.

Contact Details

You can always reach us on phone and email during our business hours. Our contact details are

- Phone: [1300 669 059](tel:1300669059)
- Email: canwehelpyou@moneyme.com.au

Live Chat is also available on our website.