

RACT CREDIT GUIDE

Licensee: R.A.C.V. Finance Limited ("RACV Finance" or "we")
550 Princes Highway
Noble Park North VIC 3174
(Phone 13 15 60)

Australian credit licence : 391488

Obligations of RACV Finance before entering a credit contract:

- (a) Under the National Consumer Credit Protection Act 2009 we are obliged to gather all your relevant personal and financial information and make reasonable inquiries about your loan requirements and objectives to ensure that when we assess your loan, it is not unsuitable for you. A contract will be unsuitable if it does not meet your requirement or objectives or it is likely you will be unable to make loan repayments or could only do so with substantial hardship. If we assess that the loan is unsuitable for you, we cannot provide it to you.
- (b) At your request, we must provide you with a written copy of our 'credit assessment' of your loan application. However, we are only required to give you a copy of the credit assessment if a loan contract is entered into. If your request is made within 7 years of the loan contract date, the assessment notice will be forwarded to you within:
- 7 business days, if your request is made within 2 years of the loan contract date, or
 - 21 business days, if your request is made after 2 years from the loan contract date.

Dispute Resolution

a) How to resolve a complaint or dispute internally:

If you have a complaint, please contact Member Relations on 1800 675 958, or

Write to:

RACV Member Relations

485 Bourke Street, Melbourne 3000

Or, email: Member_Relations@racv.com.au

Unless there are exceptional circumstances, we will resolve your complaint within 30 days.

b) How to resolve a complaint or dispute externally:

RACV Finance is a member of the Australian Financial Complaints Authority scheme (**AFCA scheme**).

The AFCA scheme is a free service established to provide you with a fair and independent mechanism to resolve specific complaints.

If the matter remains unresolved after RACV Finance's internal dispute resolution process, you are entitled to seek an external review from the AFCA scheme.

The AFCA scheme can be contacted on:

Telephone: 1800 931 678

Mail: GPO Box 3, Melbourne VIC 3001

Website: www.afca.org.au

or email: email: info@afca.org.au