

Finkey Capital Credit Guide

Finkey Capital is your trusted partner in sustainable lending.

Finkey Capital Pty Ltd ABN 37 662 168 916 holds an Australian Credit Licence 550288.

We are here to assist you with your financing needs. This credit guide is designed to provide essential information about your rights, our responsible lending practices, and how we address disputes. Please don't hesitate to contact us at 1300 FINKEY (1300 346 539) if you have any questions or require further assistance.

Responsible Lending and Suitability Assessment

At Finkey Capital, we are committed to responsible lending practices. As such, before we enter into or extend any credit with you, we are obligated to assess applications for credit contracts (including limit increases) that will be unsuitable for you.

A credit contract (including limit increases) is considered unsuitable if:

- It doesn't align with your stated requirements and objectives.
- It is likely that you won't be able to meet your financial obligations (such as your repayments) under the contract without experiencing substantial hardship.
- You have not engaged a Finkey Network Vendor who has been onboarded and accredited by us.

Before entering any credit contract with you, we conduct a thorough assessment to ensure it is not unsuitable. This assessment includes making reasonable inquiries about your financial situation, requirements, and objectives. We also take appropriate steps to verify the information provided by you.

We can provide you with a copy of this assessment at no cost before entering into a credit contract. Additionally, you can request a copy of the assessment within seven (7) years from the contract is made. There is no fee for obtaining a copy of our assessment.

Please note that we are not required to provide you with a copy of the assessment if we do not proceed with the credit contract.

Resolving Disputes

We encourage you to contact us with concerns or disputes about our services or your credit contract. Our dedicated team is here to address your concerns and work towards a prompt resolution. We aim to resolve most concerns within 21 calendar days, as required by our internal dispute resolution (IDR) policy. For specific types of complaints, such as those involving default notices or applications for hardship, the resolution period may extend up to 45 calendar days to ensure thorough and fair consideration. We will keep you informed of the progress throughout the resolution process.

You can reach us at:

Finkey Capital Pty Ltd

ABN 37 662 168 916

Mail: PO Box 765 Ryde NSW

Telephone: 1300 FINKEY (1300 346 539)

Website: <https://www.finkey.co>

If, for any reason, your concern is not resolved to your satisfaction, you have the option to seek assistance from the Australian Financial Complaints Authority (AFCA). AFCA is an impartial, independent, and free external dispute resolution service dedicated to helping individual customers.

You can contact AFCA at 1800 931 678 or via email at info@afca.org.au.

At Finkey Capital, we assist you throughout your credit journey and ensure your financial needs are met while adhering to responsible lending practices.

Thank you for engaging us for your sustainable financing needs.