LOAN BARN PTY LTD
CREDIT PROVIDER'S CREDIT GUIDE
Australian Credit Licence Number: 384030

LOAN BARN

This Credit Guide contains important information about Loan Barn, your rights as a consumer and our obligations under the National Consumer Credit Protection Act 2009 (Cth).

Date of issue:	/ /
Licensee's name (being a Credit Provider):	Loan Barn Pty Ltd ABN 68 135 306 062
Licensee's trading office:	Unit 6, 2 Premier Circuit, Warana, QLD 4575
Telephone:	07 5313 4083
Postal address:	PO Box 650, Mooloolaba, Qld 4557
Website:	www.loanbarn.com.au

Further privacy information is available in our Credit Information (Privacy) Management Policy on our website or upon request.

Internal Dispute Resolution (IDR)

If you have a complaint, concern or are experiencing financial difficulty, please contact Loan Barn. We will investigate and attempt to resolve the matter through our Internal Dispute Resolution process. There is no charge for this service.

Phone: (07) 5313 4083
Email: loans@loanbarn.com.au

External Dispute Resolution (AFCA)

If you are not satisfied with the outcome of our Internal Dispute Resolution process, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent external dispute resolution service for consumers.

Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Responsible Lending and Suitability Assessment

Loan Barn is required to comply with responsible lending obligations under the National Consumer Credit Protection Act 2009 (Cth).
Before entering into a credit contract with you, we will make reasonable enquiries about your requirements, objectives and financial circumstances and take reasonable steps to verify relevant information.

We will assess whether the proposed credit contract is suitable for you. A credit contract may be unsuitable if:

- it does not meet your requirements or objectives; or
- you are unlikely to be able to meet your repayment obligations without substantial hardship.

If we assess that a credit contract would be unsuitable, we will not provide the credit.

If your application is approved and you enter into a credit contract with Loan Barn, you may request a copy of our assessment at any time within seven (7) years of the date of the assessment.

If your request is made within two (2) years of the assessment, we will provide a copy free of charge within seven (7) business days. If your request is made more than two (2) years after the assessment, we may take up to twenty-one (21) business days to provide a copy.

If you experience financial difficulty at any stage during your loan, please contact Loan Barn as soon as possible. We may be able to assist through our hardship assistance process.