

Credit guide

This credit guide is designed to help you in deciding whether to enter into a credit contract with Nimble Australia Pty Ltd (ABN 91 135 501 807, Australian Credit Licence 386010).

It contains important information about:

- some key obligations we have before providing credit to you; and
- our complaints procedures and how you can access them.

Our responsible lending obligations

We are required by law to ensure that any credit we provide to you is not unsuitable. A credit contract or increase in credit will be unsuitable if:

- it is likely that you will be unable to comply with the financial obligations under the contract, or could only comply with substantial hardship;
- the contract does not meet your requirements or objectives;
- It was presumed that you could only comply with the obligations under the contract by selling your principal place of residence; or
- the loan contract was for a small amount credit contract (as defined under the NCCP Act); and
 - you were in default under another small amount credit contract; or
 - In the 90 days before, you owed money under 2 or more small amount credit contracts,unless we prove that you can comply with your credit contract obligations without substantial hardship.

For the purposes of determining whether the contract will be unsuitable, we will only take into consideration information regarding your financial situation, requirements or objectives, that, at the time of entering the contract we had reason to believe was true. We might also decline your application for other reasons.

To help us to make this assessment we will:

- make reasonable inquiries about your financial situation and requirements and objectives that we believe are relevant to the credit you are applying for;
- take reasonable steps to verify your financial information; and

- use this information to determine whether the credit is unsuitable for you.

Getting a copy of the suitability assessment

You can ask us for a copy of the suitability assessment. We're required to give you a copy of the assessment without charge within the following timeframes:

- before you enter the contract or increase the credit limit if you ask us to before this time;
- within seven business days if you ask us within two years of entering into the contract or increasing your credit limit;
- within 21 business days if you ask us more than two years after entering into the contract or increasing your credit limit.

We don't have to provide you a copy of the assessment if the credit application or increase is not approved.

What if something goes wrong?

We hope you are delighted with our services, but if you have any complaints you can contact us via our contact details set out below. You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. We will try to resolve your complaint quickly and fairly. We must provide you with a response within 45 days, but we will try to resolve your complaint as soon as possible.

Phone: 133 156

Email: customercare@nimble.com.au

Mail: PO Box 3592, Australia Fair QLD 4215

Where else can you go?

If you are not satisfied with our response or handling of your complaint, you can lodge a complaint with the free, independent external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA). AFCA's details are set out below.

Phone: 1800 931 678

Website: afca.org.au

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

The information in this guide was last updated on July 1 2019 and is subject to change.