

## Credit Guide

Household Capital Pty Ltd ACN 618 068 214, Australian Credit Licence 545906, is the servicer of loans made by Household Capital Services Pty Ltd ACN 625 860 764. This document sets out some things you should know about Household Capital Pty Ltd and Household Capital Services Pty Ltd (together, **Household Capital, we** or **us**) before you enter into a loan with us.

In relation to the loans, we will not, as credit provider, enter into a credit contract with you, or increase the credit limit of a credit contract with you, if we assess that the credit contract is unsuitable for you. The law requires us to:

- > make reasonable inquiries about your requirements and objectives;
- > make reasonable inquiries about your financial situation; and
- > take reasonable steps to verify that financial situation.

A loan will be unsuitable if, at the time of the assessment, it is likely that at the time the loan is made:

- > you will not be able to comply with your financial obligations or will only be able to comply with your financial obligations under the loan with substantial hardship; or
- > the loan will not meet your requirements or objectives.

## **Your Rights**

> You can request a copy of your loan assessment and we will provide it to you within the following timeframes. We will not charge you a fee for providing the assessment.

When you make your request	When we will give you your assessment
Up to 2 years after the credit contract is	Within 7 business days after we receive
entered into	your request
Between 2 years and 7 years after the credit	Within 21 business days after we receive
contract is entered into	your request

- If you have any feedback or complaints, please contact our Customer Service team on 1300 622 100 or by visiting our website www.householdcapital.com.au We will endeavour to resolve your complaint promptly. You can find our Public Complaints Policy at https://householdcapital.com.au/wp-content/uploads/2021/10/HHC-Public-Complaints-Policy.pdf
- We are a member of the Australian Financial Complaints Authority (AFCA). The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. If you are not satisfied with our response or the way your complaint has been dealt with, you can contact AFCA by phone on 1800 931 678, by email at info@afca.org.au, online at www.afca.org.au, or by post at GPO Box 3 Melbourne VIC 3001.

## How to contact Household Capital

Phone 1300 622 100

Email info@householdcapital.com Website householdcapital.com