

This is the Credit Guide of Nimble Australia Pty Ltd ABN 91 135 501 807 (Nimble), of Level 9, 12-14 Marine Parade, Seabank Centre, Southport, QLD 4215. Australian Credit Licence 386010.

This Credit Guide contains important information about:

- a description of our key obligations before entering into a credit contract with you; and
- our complaints procedures and how you can access them.

This Credit Guide applies from 27 October 2016 and remains valid unless a further Credit Guide is issued to replace it.

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we arrange for you is not unsuitable. To decide this, we may need to ask you some questions in order to assess whether the loan is not unsuitable. The law requires us to:

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

We must not enter into a loan contract with you if the contract is unsuitable for you. A loan contract is unsuitable for you if, at the time you enter it:

- it was likely that you would be unable to comply with the financial obligations under the contract, or could only comply with substantial hardship; or
- the contract did not meet your requirements or objectives; or
- It was presumed to be unsuitable because:
 - 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,

and we cannot prove that you can comply with your credit contract obligations without substantial hardship.

To determine if a loan contract will be unsuitable, we only take into account information about your financial situation, requirements or objectives that, at the time of entering into the contract, we had reason to believe true.

For this reason, we must ask you to provide a significant amount of information. It is therefore very important that the information you provide to us is accurate.

Loan Suitability Assessment

We assess your credit application to ensure that a loan is not unsuitable for you. This is the Loan Suitability Assessment.

If, before you enter into a loan contract with us, you request a copy of your Loan Suitability Assessment, we will provide you with a copy before you enter into the loan contract.

You may request a copy of your Loan Suitability Assessment up to 7 years after entering into the loan contract. If your request is made within 2 years of you entering into the loan contract, we will provide you with the copy of the Loan Suitability Assessment within 7 business days of your request.

Otherwise, we will provide the copy of the Loan Suitability Assessment within 21 business days of your request. We will not charge you any amount for providing a copy of the Loan Suitability Assessment to you

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Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Manager at:

Phone: 133 156

Fax: 07 5591 7616

Email: customercare@nimble.com.au

Postal: PO Box 3592, Australia Fair, QLD 4215

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.

Our external dispute resolution scheme

If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to our external dispute resolution provider, the Credit and Investments Ombudsman Limited by contacting them on:

Phone: 1800 138 422

Web: <http://www.cio.org.au/>

Postal: PO BOX A252, South Sydney, NSW 1235

Quote membership number: M0003337

External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Things you should know

Before you accept your loan offer, make sure you read the loan contract carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Questions?

If you have any questions about this Credit Guide or anything else about our services, just ask at any time. We're here to help you.