

CREDIT GUIDE



This is the Credit Guide of Panthera Leo Pty Ltd ACN 604 197 275 Australian Credit Licence 481816 who is authorised to engage in credit activities as a credit provider under the National Consumer Credit Protection Act.

Credit Assessment

Before offering to enter into a credit contract with you or increase your credit limit under an existing credit contract, we must make an assessment that the contract is not unsuitable for you. We cannot offer credit to you if the credit contract or increase is unsuitable for you.

Before we make this assessment we will:

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

If we offer credit to you, you can ask for a free written copy of our assessment. You can ask for this assessment either before you decide to accept our offer of credit or up to 7 years after you enter into the credit contract.

If your request is made within two years of entering into your reverse mortgage, we will provide the assessment to you within seven business days of the request. Otherwise, we will provide the assessment within 21 business days.

If you have a complaint

If you would like to make a complaint or lodge a dispute about us or your reverse mortgage, you can do so by contacting us as follows:

Phone: 1300 002 724

Email: info@asagfirst.com.au

Website: www.asagfirst.com.au

Mail:

PO Box 3578
Australia Fair
QLD, 4215

When you make a complaint to us, we will:

- acknowledge the receipt of your complaint
- give you the details of the person handling your complaint
- work with you to try and resolve your complaint as soon as possible
- keep you informed of our progress, and
- provide you with our final response within 45 days or earlier as required by law.

We will try to resolve your complaint within 5 business days. If your complaint is particularly complex and more time is required, we will advise you of the expected resolution date and keep you updated on our progress.

If you are not satisfied with our response or handling of your complaint you can also lodge a complaint with the Australian Financial Complaints Authority (**AFCA**). AFCA offers a free, fair and independent financial resolution scheme. You can contact AFCA on:

Phone: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Mail: AFCA
GPO Box 3,
Melbourne VIC 3001