

CREDIT GUIDE

For

SunshineLoans Pty Ltd

Current as 15 October 2018

Contact Details:

50 Cavill Avenue, Surfers Paradise QLD, 4217
PO Box 823, Surfers Paradise QLD, 4217
TEL: 07 5526 8866
EMAIL: sunshine@sunshineloans.com.au

Australian Credit Licence Number:

390556

Complaints and Disputes:

If you have a complaint or dispute with Sunshine Loans please use our internal dispute resolution procedure by contacting:

Mr Sascha Stienen

The IDR Manager, Sunshine Loans, PO Box 823, Surfers Paradise QLD, 4217

Tel: 07 5654 5969

Email: sunshine@sunshineloans.com.au

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Responsible Lending Obligations

We are required by law to:

- make reasonable inquiries about:
 - your requirements and objectives in relation to your credit contract with us; and
 - your financial situation.
- take reasonable steps to verify your financial situation.
- assess whether any credit contract with us is unsuitable for you.
- not provide you with credit which is unsuitable.

Copy of Suitability Assessment

If you ask us for a copy of our assessment of your suitability for the credit contract:

- before entering into the credit contract, we must provide you with a written copy of the assessment before entering into the credit contract.
- after entering into the credit contract but within:
 - 2 years of its starting, we must give you a written copy of the assessment within 7 business days.
 - 7 years of its starting, we must give you a written copy of the assessment within 21 business days