

CREDIT GUIDE

Thank you for considering us for your loan to finance the renovation or improvements of your home (**HomePro Loan**).

About us

HomePro Finance Australia Pty Ltd ACN 690 561 507, Australian Credit Licence 574609 (**we, us, our** and **HomePro Credit**), is the lender of your HomePro Loan. This document sets out some things you should know about HomePro Credit before you enter into the HomePro Loan with us.

About this Credit Guide

This document will tell you about:

- Who we are
- How you can contact us
- How suitability is assessed
- What to do if you are unhappy with us or our credit products

How you can contact us

To contact us, you can:



speak with your tradesperson (our authorised dealer)



call us on 1800 318 396 (toll free) and ask for the HomePro Credit Compliance Team



visit our website at hpfinco.com.au



write to us at

HomePro Finance Australia Pty Ltd
Level 26
1 Bligh Street
Sydney, NSW 2000, Australia



email us at contact@hpfinco.com.au

Suitability Assessment

Under the *National Consumer Credit Protection Act 2009 (Cth)*, we are obliged to ensure that any credit product or any limit increase we arrange is not unsuitable for you. To help us make sure we do not offer you something that is unsuitable, we will ask you some questions so we can make a credit assessment based on:

- details of your financial and personal situation; and
- information about your requirements and objectives.

We must find a credit product or limit increase unsuitable for you if:

- it is likely that you will be unable to meet your financial commitments under the contract without substantial hardship; or
- the contract will not meet your requirements and objectives.

It is therefore very important that the information you provide us is accurate. Even if we recommend any credit product to you, it is important that you consider whether the product will be right for you and whether you are comfortable that you will be able to meet your commitments under the contract.

You may request a written copy of our credit assessment before entering into a credit contract or before any credit-limit increase. If you make your request within two years of the contract or limit increase, we must provide the assessment within seven business days. If you make your request more than two years later (but within seven years), we must provide it within twenty-one business days. We cannot charge you any fee for giving you a copy of this assessment.

Commissions

We may pay a commission to your home improvement dealer for arranging your HomePro Loan. The amount of the commissions we may pay may vary from time to time and is not set as of the date of this Credit Guide.

What to do if you are unhappy with us, or our products or services


If you are unhappy with us or our services, please let us know by contacting us using one of the methods set out above.


How we handle disputes

Where possible, we will try to resolve any concerns you raise immediately. However, sometimes we are unable to do this because there are complicated circumstances to investigate, which may include speaking with other parties. In these cases, the process can take longer. We will let you know who is handling your dispute and how you can contact them. You can find our Public Complaints Policy at [Public Complaints](#).

If we cannot address your concerns satisfactorily, you can contact the Australian Financial Complaints Authority (**AFCA**), a free and independent dispute resolution service. You can contact AFAC directly at:

 www.afca.org.au

 1800 931 678

 Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC, 3001