



# CREDIT GUIDE

NORTHERN INLAND CREDIT UNION LIMITED ABN 36 087 650 422 AFSL 235022 Australian credit licence 235022

Providing entity	<p>Northern Inland Credit Union Ltd  Web: <a href="http://www.nicu.com.au">www.nicu.com.au</a> Fax: 6766 5535 Tel: 02 6763 5111 Email: <a href="mailto:info@nicu.com.au">info@nicu.com.au</a></p> <p>Head office: 481 Peel Street, Tamworth 2340 Mail: PO Box 652, Tamworth 2340.  Branches: <ul style="list-style-type: none"> <li>• 481 Peel Street, Tamworth 2340 (fax: 6766 5535)</li> <li>• Shop 22, Tamworth Shoppingworld, Tamworth 2340 (fax: 6765 5998)</li> <li>• 73 Maitland Street, Narrabri 2390 (fax: 6792 3296)</li> <li>• 252 Conadilly Street, Gunnedah 2380 (fax: 6742 2300)</li> </ul> </p>
Our responsible lending obligations	<p>We must not enter into a credit contract, or increase a credit limit, if the contract is unsuitable for the consumer. A proposed credit contract or increase in a credit limit will be unsuitable if, <u>at the time it is entered into</u>, it is likely that :</p> <ul style="list-style-type: none"> <li>• the consumer will be unable to comply with their financial obligations under the contract, or could only comply with substantial hardship; or</li> <li>• the contract will not meet the consumer’s requirements or objectives.</li> </ul> <p>The law presumes substantial hardship (unless the contrary is proved) where, <u>looking at the issue at the time the assessment is made</u>, the consumer could only have complied with their financial obligations under the credit contract by selling their principal place of residence.</p> <p>If requested by the consumer, we must give them a copy of our assessment that the credit contract or increase in a credit limit that they are applying for, or have applied for, will not be unsuitable.</p> <p>We must give the consumer the copy of our assessment:</p> <ul style="list-style-type: none"> <li>• if requested before entering into the credit contract or increasing the credit limit - before entering into the credit contract or increasing the credit limit;</li> <li>• if requested within 2 years after entering into the credit contract or increasing the credit limit – within 7 business days of our receiving the request;</li> <li>• if requested 2 years, but no than more than 7 years, after entering into the credit contract or increasing the credit limit – within 21 business days of our receiving the request.</li> </ul> <p>We must provide the copy of the assessment free of charge.</p>
What should you do if you have a complaint?	<p>We have an internal dispute resolution system to deal with any complaints you may have about any of our products or services. Our dispute resolution policy requires us to deal with any complaint efficiently, speedily and sympathetically. If you are not satisfied with the way in which we have tried to resolve your complaint, or if we do not respond speedily, you may refer the complaint to our external dispute resolution centre.</p> <p>To make a complaint:</p> <ul style="list-style-type: none"> <li>• Phone us on 02 6763 5111 and ask for the Complaints Officer</li> <li>• Send an email to <a href="mailto:ComplaintsOfficer@nicu.com.au">ComplaintsOfficer@nicu.com.au</a></li> <li>• Write to us at PO Box 652 Tamworth NSW 2340</li> <li>• Fax us on (02) 6761 2332</li> </ul> <p>Our staff has a duty to deal with your complaint under our dispute resolution policy. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint. We also have an easy to read guide to our dispute resolution system available to you on request.</p>
External Dispute Resolution	<p>We are also a member of an external dispute resolution system – the Australian Financial Complaints Authority. Their contact details are:</p> <ul style="list-style-type: none"> <li>• Phone: 1800 931 678</li> <li>• Website: <a href="http://www.afca.org.au">www.afca.org.au</a></li> <li>• Mail: GPO Box 3 Melbourne VIC 3001</li> </ul>
Date	<p>This Credit Guide was prepared on <b>1 November 2018</b>. Information is up to date at time of issue. We publish minor changes on our website. We update the Credit Guide if there are material adverse changes.</p>