



## CREDIT GUIDE BROCHURE

### Good 2 Go Loans

ACL No: 439808

ACL Holder – Good To Go Loans Pty Ltd

Under the *National Consumer Credit Protection Act 2010* ("the Act"), there are certain obligations that we are required to undertake before we are able to provide you with a loan. The primary obligation is that we are required to assess whether the provision of credit is unsuitable having regard to your financial circumstances as well as looking at your requirements and objectives for seeking credit. We do this by undertaking a written credit assessment.

Pursuant to s133 of the Act, we are prohibited from granting credit if at the time of granting the loan:

- 1. You would be unable to comply with your financial obligations under the contract or could only comply with substantial hardship;**
- 2. The loan does not meet your requirements or objectives.**

Pursuant to s132 of the National Consumer Credit Protection Act 2009, if you request a copy of the written credit assessment it will be provided to you prior to entering into the contract.

If you make a request for a copy of your assessment after the credit contract is entered into we will provide a copy within 7 days.

If a request is made after two years from entering into the contract we will provide a copy within 21 days.

## ENQUIRIES, CONCERN AND RESOLUTION OF COMPLAINTS

What to do if you have any concerns

**Step 1.** We encourage you to discuss the matter with one of our friendly staff members that you dealt with when being granted the loan.

**Step 2.** If you are dissatisfied with our response, you may refer your dispute to the internal dispute resolution process of Good 2 Go Loans, where our designated Compliance Manager will review the decision.

You may contact the Compliance Manager by writing to the following address:

#### Representing Office:-

The Compliance Manager

Good 2 Go Loans (Good To Go Loans Pty Ltd)

PO Box 735, Windsor, NSW 2756

Tel: (1300) 197 727

Fax: (02) 4577 8628

By Email: [admin@goodtogoloans.com.au](mailto:admin@goodtogoloans.com.au)

We will endeavour to notify you of the outcome of their decision within 21 business days of Good 2 Go Loans receiving your request.

**Step 3.** If you do not agree with the decision, you may apply to our External Dispute Resolution service which is aimed at resolving disputes between credit providers and customers. Our EDR provider is Financial Ombudsman Service ("FOS")

Internet: [www.fos.org.au](http://www.fos.org.au)

(which includes an online complaint form)

Mail: GPO Box 3

Melbourne VIC 3001

Fax: 03 9613 6399

Phone: 03 9613 7366