

# 03 Credit Guide

## Who Is RedZed?

Founded in 2006 RedZed Lending Solutions is an active participant in the Australian mortgage market, offering a broad range of specialist mortgage products.

RedZed Lending Solutions is the founder and program manager of the RedZed Lending Solutions Program. All loans made under the RedZed Lending Solutions Program are effected in the name of Perpetual Trustee Company Limited **ABN** 42 000 001 007 ("Lender") as credit provider.

## Assessing suitability of credit contracts

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The *National Consumer Credit Protection Act* requires that a credit provider must not:

- enter a credit contract with you; or
- increase the credit limit of a credit contract with you; if the credit contract is unsuitable for you.

A credit contract is unsuitable for you if, at the time the credit contract is entered into or the credit limit is increased:

- it is likely that you will be unable to comply with your financial obligations under the credit contract, or could only comply with substantial hardship; or
- the contract does not meet your requirements or objectives.

On behalf of the Lender, we must make an assessment whether the credit contract will be unsuitable for you before entering into a credit contract with you or increasing the credit limit of an existing credit contract. As a consequence, you will have been asked various questions about your financial position and objectives.

You can request a copy of our assessment. We must give you a written copy of the assessment (free of charge):

- before entering the credit contract or increasing the credit limit, if you request for it then;
- within 7 business days, if your request is made within 2 years of entering into the credit contract or the credit limit increase; and
- otherwise, within 21 business days.

We do not need to give you a copy of the assessment if:

- your request is made more than 7 years after entering into the credit contract or the credit limit increase; or
- the credit contract is not entered into or the credit limit is not increased.



## Our Internal Dispute Resolution Scheme

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If you have any complaints with RedZed Lending Solutions or concerning any of our loans you should notify us by contacting our Complaints Officer as outlined below:

### Attention: Complaints Officer

RedZed Lending Solutions

M GPO Box 1693, Melbourne, VIC 3001  
T 1300 722 462  
F 1300 722 097  
E [info@redzed.com](mailto:info@redzed.com)

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly.

## Our External Dispute Resolution Scheme

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If we do not reach agreement on your complaint, you may refer the complaint to an ASIC Approved External Dispute Resolution Scheme. Our external dispute resolution provider is AFCA. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints

### AFCA (Australian Financial Complaints Authority)

M GPO Box 3, Melbourne, Vic, 3001.  
T 1800 931 678  
W [afca.org.au](http://afca.org.au)  
E [info@afca.org.au](mailto:info@afca.org.au)

## Key Information

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RedZed Lending Solutions Pty Ltd

**ABN** 31 123 588 527

**ACL** 311128

Our contact details are set out above.



This Credit Guide has been developed to comply with our obligations under the *National Consumer Credit Protection Act*.