



LINEAR
FINANCIAL
SERVICES

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CREDIT PROVIDER'S CREDIT GUIDE

As an intending borrower, we provide you with the following Credit Guide, which must be provided to you in writing, in accordance with Section 126 of the National Consumer Credit Protection Act 2009.

Date of publish:	16/03/2021
Licensee's name (being a Credit Provider):	Linear Financial Services Pty Ltd, ACN: 620 939 960
Licensee's registered office:	Suite 105/9 Ormond Blvd, Bundoora VIC 3083
Telephone:	(03) 8393 6549
Australian Credit Licence Number:	523525
Internal Dispute Resolution (IDR) Procedure: Should you have a complaint or concern in regard to your credit contract, including any unforeseen financial difficulty, <u>in the first instance</u> , please contact Linear Financial Services IDR Manager. The Manager will be pleased to assist in resolving your complaint or concern. There is no charge for this service.	
IDR Manager: Kon Tsobas Phone: (03) 8393 6549, Email: kt@linearfinancialservices.com.au	
External Dispute Resolution (EDR) Procedure: Following contact with the IDR Manager, if you are not satisfied with the outcome of the attention given to your complaint or concern, you may contact the Australian Financial Complaints Authority (ACFA) with detail of your complaint or concern. There is no charge for this service.	
EDR Ombudsman: ACFA - Phone: 1800 931 678, Email: info@acfa.org.au , Postal address: GPO Box 3, Melbourne, Vic 3001, or go to www.acfa.org.au .	

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Suitability of the Loan

We are required to assess the suitability of the loan you have requested, under Sections 128, 129 and 133 of the National Consumer Credit Protection Act 2009. These Sections are concerned with whether or not the loan you seek is "unsuitable".

Under Section 131, we are obliged to advise you that we will not participate in the arrangement of a loan for you, if that loan would be unsuitable and under Sections 128 and 133, we are obliged to refuse an increase in your credit limit if that would also be deemed unsuitable.

Suitability or unsuitability is assessed in accordance with the following criteria:

1. Whether or not you will be able to comply with the financial obligations under the contract, without substantial hardship, if at all.
2. Whether or not the contract will meet your requirements and objectives.
3. Whether or not the contract meets requirements imposed by regulation, from time to time.
4. It involves us, as a Credit Provider, making enquiry about your financial circumstances.
5. According to whether or not we believe the information to be true.

In accordance with Section 132, if you are successful with your application and enter into a credit contract with us because the loan is not deemed unsuitable, you may request a copy of that assessment any time during the following 7 years. This will be provided at no charge to you.

If your copy is requested within 2 years, we will provide it within 7 days. If your request is received after the second year, we may take up to 21 days to provide you with a copy.

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