CREDIT GUIDE

Who We Are

1st Choice Enterprises Pty Ltd
ACN 082 914 725
Australian Credit Licence 393676
Trading as '**Fast Cash Now'**

Contact Details

Telephone: (02) 8796 3888

Email: customercare@fastcashnow.com.au

Postal Address:
PO Box 100
MACARTHUR SQUARE NSW 2560

Website: www.fastcashnow.com.au

References to "we", "us" and "our" in this Credit Guide refer to 1st Choice Enterprises Pty Ltd.

As the holder of Australian Credit Licence 393676, we are regulated by the National Consumer Credit Protection Act 2009 (Cth) and are required to comply with responsible lending obligations.

Responsible lending assessment

Before entering into a credit contract, or making certain changes to an existing contract, we are required to make an assessment about whether the credit contract would be unsuitable for you.

To do this, we must:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify your financial situation; and
- assess whether the proposed credit contract is not unsuitable for you.

We are prohibited from entering into a credit contract where it would be unsuitable.

A credit contract may be unsuitable if:

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

Applications are subject to responsible lending requirements and approval.

Copy of assessment

Where required by law, we will provide you with a written copy of our assessment before entering into a credit contract.

After a credit contract has been entered into, you may request a copy of the assessment at any time within seven years of the date of the contract.

If your request is made within two years after entering into the contract, we will provide the assessment within seven business days.

If your request is made more than two years after entering into the contract, we will provide the assessment within twenty-one business days.

No fee is payable for providing a copy of the assessment.

Financial hardship assistance

If you experience financial difficulty, you may request hardship assistance.

We are committed to working with customers experiencing financial hardship and will consider requests for assistance in accordance with applicable laws and industry standards.

You should contact us as soon as possible if you are having difficulty meeting your repayment obligations.

Telephone: (02) 8796 3888

Email: customercare@fastcashnow.com.au

Complaints and dispute resolution

We are committed to the fair and efficient resolution of complaints.

Complaints may be made verbally or in writing and may relate to:

- our products or services;
- responsible lending obligations;
- hardship arrangements;
- collections activities;
- privacy matters; or
- any aspect of your dealings with us.

Complaints may be lodged by:

- Telephone: (02) 8796 3888
- Email: customercare@fastcashnow.com.au
- In writing and posted to:

1st Choice NOW
PO Box 100
MACARTHUR SQUARE NSW 2560

- Complaint form on our website: www.fastcashnow.com.au
- Social media channels operated by us.

We will acknowledge receipt of your complaint promptly.

We aim to resolve complaints as quickly as possible.

Where we cannot resolve your complaint immediately, we will investigate the matter and provide you with a written response within the timeframes required by applicable laws and regulatory standards.

Australian Financial Complaints Authority

If you are not satisfied with our response, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

AFCA provides a free and independent external dispute resolution service.

Australian Financial Complaints Authority

Telephone: 1800 931 678
Email: info@afca.org.au
Postal Address:
GPO Box 3
Melbourne VIC 3001
Website: www.afca.org.au
Our AFCA Membership Number is **44397**.

Privacy

We are committed to protecting your privacy.

Information collected and held by us is managed in accordance with our Privacy and Credit Reporting Policy and Consent.

A copy of our Privacy and Credit Reporting Policy and Consent is available on request or may be viewed on our website.

Electronic communications

Where permitted by law, we may provide notices, disclosures and other communications electronically.

You are responsible for ensuring that your contact details remain current and that you can access communications sent electronically.