



Credit Guide

This document provides you with information about credit we may provide to you that are regulated under the National Consumer Credit Protection Act. It contains a summary of certain obligations we have under the Act in relation to such credit and what you should do if you have a complaint or dispute about how we provide the credit.

Information about some key obligations we have

Assessment

Before entering into a credit contract with you, or refinancing a loan under an existing credit contract, we must assess if the credit contract or refinance will be unsuitable for you.

To make this assessment, we must make reasonable inquiries about your requirements and objectives for the credit contract or refinance. We must also make reasonable inquiries about your financial situation and take reasonable steps to verify this information.

A credit contract or refinance will be unsuitable if at the time it is being provided to you it is likely that you will be unable to meet your financial obligations (e.g. repayment) under the credit contract, or are unable to do so without substantial hardship. The contract will also be unsuitable if it does not meet your stated requirements or objectives.

If we assess that the proposed credit contract or refinance is unsuitable for you, we can not provide it to you.

Obtaining a copy of the assessment

You may request a copy of the assessment from us (at no cost to you) if we proceed to provide you with the credit contract or refinance.

You can request a copy of the assessment after entering into the credit contract or obtaining a refinance or at any time up to 7 years after you enter into the credit contract or refinance has been approved. To request a copy of the assessment please contact us on 02 9600 9914

Please note that we are not required to provide you with a copy of the assessment where the credit contract or refinance does not proceed.

Lodging a complaint

We are always trying to improve our customers' loan experience, but we know things don't always go the way they should. Your feedback about the services you receive from us can help us understand and address issues we otherwise might not know about.

Help us to help you

There are two ways to talk to us:

1. In person: speak directly to us at our branch and we'll do our best to resolve your concern or issue.
2. Phone on 02 9600 9914 and speak to one of our friendly customer service representatives.

How long will it take?

If you raise an issue with us, we'll address it as quickly as possible. In fact, most complaints are resolved within one business day. If your issue can't be resolved straight away, we'll make sure we see it through. In nearly all cases, you can expect that your concern will be resolved within 5 business days. In the event that it takes us longer than five days to resolve or investigate, we'll ensure that you're regularly updated.

Going a step further

We are here to help, so if you feel that your contact at our branch or call centre hasn't resolved the issues, then the next step is to contact us. Here's how:

1. Call us on 02 9600 9914 during business hours

Or

2. Write to us at:

Tru Blu Collection Services Pty Ltd
PO Box 80
CASULA MALL NSW 2170

Need more options? Our external dispute resolution scheme

If you still feel your issue hasn't been resolved to your satisfaction, then you can raise your concern with Tru Blu Collection Services Pty Ltd independent external dispute resolution provider, the Credit Ombudsman Service Limited. Of course, as you're a valued customer, we'd much rather try to resolve the issue together first. In fact, the Credit Ombudsman will encourage you to resolve the issue with Tru Blu Collection Services Pty Ltd before they start to investigate. The Credit Ombudsman Service can be contacted at:

Telephone: 02 92738485
Email: info@cosl.com.au
Website: www.cosl.com.au
Postal: P.O.Box A252
Sydney South
NSW - 1235