

The purpose of this Credit Guide is to help you decide whether you want to enter into a credit contract with Bridgit Financial Services Pty Ltd ACN 648 580 901 (Australian Credit Licence 532542) (Bridgit).

This guide contains a summary of some of our obligations under the *National Consumer Credit Protection Act 2009* (Cth) and explains what you should do if you have a complaint or dispute about us.

Our Contact Details

**Address:**

Level 1, 279 Clarence
St, Sydney NSW 2000

**Email:**

hello@bridgit.com.au

**Tel:**

1300 141 161

Unsuitability Test

Before entering into a credit contract, or increasing a credit limit under an existing credit contract with you, we will:

- make reasonable inquiries about your requirements and objectives in relation to the credit contract (or increase) and your financial situation;
- take steps to verify the information you provide us regarding your financial situation; and
- make an assessment about whether the credit contract (or increase) is unsuitable for you.

We will assess the credit contract (or increase) as unsuitable for you if it:

- will not meet your requirements or objectives;
- is likely you will not be able to meet your financial obligations; or
- is likely you would be unable to do without substantial hardship.

We are prohibited by law from entering into a credit contract (or providing an increase) if it is assessed as being unsuitable for you.

Requesting a Copy of the Assessment

You can request a copy of the assessment made, which we will provide to you at no cost. You can request this before entering into the credit contract or increase, or any time up to 7 years after you have entered into the credit contract or increase. If you request a copy of the assessment made in relation to a credit contract (or increase), we will endeavour to provide you with a copy by the time set out below:

When Requested	When Provided
Prior to entering into the credit contract with you (or increasing the credit limit)	Before you enter the credit contract or increase of the credit limit
Within 2 years of the day on which the credit contract is made (or the credit limit increased)	Within 7 business days
If the copy is requested more than 2 years, but within 7 years, of the day on which the credit contract is made (or the credit limit increased)	Within 21 business days

Complaints and Dispute Resolution



We understand that some things don't always go the way they should and we are always trying to improve our customer's experience.

If you have a dispute, you can contact us on 1300 141 161 or alternatively, email us at hello@bridgit.com.au.

You should explain the details of your complaints as clearly as you can. When we receive a complaint, we will attempt to resolve it promptly.

If you are not satisfied with the outcome of your complaint and would like an independent review, you can contact the AFCA scheme:

Australian Financial Complaints Authority (AFCA)
GPO Box 3
Melbourne VIC 3001

 1800 931 678
 info@afca.org.au

The AFCA scheme is a free service established to provide you with an independent way to resolve specific complaints.