

Mybond Money Credit Guide

This is the credit guide of New Money Lender Pty Ltd trading as Mybond Money (ABN 19 653 707 138) Australian credit license 536096, of which MyBond Pty Ltd (ABN 27 644 744 972) is an authorised credit representative (545282). This credit guide has information about us, our responsible lending obligations under the National Consumer Credit Protection Act, and what you can do if you have a complaint.

Our contact details

Mail: PO Box Q543, Queen Victoria Building, Sydney, NSW, 1230

Email: recoveries@newml.com.au

Website: www.mybondmoney.au

Responsible lending

Under the National Consumer Credit Protection Act, we must not enter into a credit contract with you, or increase the credit limit of a credit contract with you, if the contract is unsuitable for you. The contract will be unsuitable for you if, at the time the 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 contract, or could only comply with substantial hardship, or the contract does not meet your requirements or objectives.

We must make an assessment whether the contract will be unsuitable for you before entering into a credit contract with you or increasing the limit of an existing credit contract.

We must give you a copy of our assessment (at no charge to you) if you request it:

- before entering the credit contract or before the credit limit is increased, if you make the request before then;
- within 7 business days, if your request is made within 2 years of entering into the 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 contract or the credit limit increase, or if the credit contract is not entered into or the credit limit is not increased.

Complaints

We have a dispute resolution procedure. If you have a complaint, you should contact us first, by using any of the contact details shown above.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Telephone: 1800 931 678 (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001