Credit Guide

We are Skip Loans Pty Limited ACN 106 968 370, Australian Credit Licence 443249.
We are licensed to provide loans under the *National Consumer Credit Protection Act 2009* (Cth) (**NCCP Act**).

The NCCP Act regulates the activity of lending, leasing and finance broking.
This document provides information about the loans provided by us.

About Skip's Loans

We make loans to assist borrowers to purchase a property without paying mortgage Insurance or having a deposit equal to 20% of the purchase price of the property. Skip helps borrowers to achieve this through the use of:

- A Skip Primary Loan - a loan made on a first mortgage basis for up to 80% of the value of the property; and
- A Skip Secondary Loan - a loan made on a second mortgage basis for up to 20% of the value of the property.

Our Obligations to You

Under the NCCP Act, we are obliged to ensure that any loan, lease, or principal increase to a loan we arrange for you is not unsuitable. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives; and
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the loan is made:

- you could not pay or could only pay with substantial hardship; or
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide to us is accurate.

We will provide you with a written copy of our credit assessment of your application within 7 business days if you ask for a copy within the first two years of the date of the credit contract or credit limit increase. If you ask for a copy of our credit assessment after two years but within 7 years of the date of the credit contract or credit limit increase, we will provide you with a copy within 21 business days. We are only required to give you a copy of the credit assessment if you enter into a credit contract or the credit limit is increased. The credit assessment will be provided to you free of charge.

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Our Internal Dispute Resolution Scheme

We hope you are delighted with our services. However, should you have any complaints, please contact our Complaints Officer. You can do this by:

- phoning 1300 33 2272
- emailing complaints@skiploans.com.au**;** or
- writing to Skip, Level 33, 88 Walker Street, North Sydney 2060; or
- speaking to any representative of our business who will refer you to the Complaints Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly.

Our External Dispute Resolution Scheme

If we do not reach agreement on your complaint, you may be able to refer the complaint to the Australian Financial Complaints Authority (**AFCA**) scheme. You can contact them:

- by phone on 1800 931 678;
- by email at info@afca.org.au; or
- in writing to GPO Box 3, Melbourne VIC 3001.

See www.afca.org.au for more information about AFCA.

The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. You can obtain further details about AFCA on request.

Privacy

We collect personal information from you to process your application, provide you with our products or services, and manage your products or services. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services, and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to anyone we engage to do something on our behalf, and other organisations that assist us with our business.

Our Privacy Policy explains how we collect, use, handle, process and exchange you personal information. You can access the Skip Privacy Policy at www.skiploans.com.au and will be provided with a copy along with this credit guide.

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Things You Should Know

If we offer a loan to you to purchase or refinance a property, you should make your own enquiries about the property. Although we may obtain a valuation, that is for our own use, and you should not rely on it.

You should ensure that Skip has given you pre-approval for a Skip Primary Loan and a Skip Secondary Loan before you enter a binding contract to purchase a property.

We don't provide legal or financial advice. It is important that you understand your legal obligations under the loan and the financial consequences.

Before you accept your loan offer, make sure you read the credit contract/loan agreement carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any credit contract.

Questions?

If you have any questions about this Credit Guide or anything else about our services, just ask at any time. We're here to help you. You can contact us:

- phoning 1300 33 2272
- emailing complaints@skiploans.com.au; or
- writing to Skip - Suite 1, Level 33, 88 Walker Street, North Sydney 2060

Amendments

This Credit Guide is Version 29 dated January 2026.
We may update this Credit Guide from time to time by publishing a new version on our website - www.skiploans.com.au