

Credit Guide

Medipay Holdings Pty Limited (ACN 604 221 276) (“MediPay”)

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Website: medipay.com.au

Medipay Holdings Pty Limited (ACN 604 221 276)
Australian Credit Licence Number 474336

ABOUT THIS CREDIT GUIDE

MediPay offers personal loans to borrowers for approved medical and dental purposes. MediPay’s activities are regulated under the *National Consumer Credit Protection Act 2009*. For further information about MediPay’s products and services, please contact us or go to our website: www.MediPay.com.au. This credit guide contains information about MediPay, and provides details about our responsible lending obligations and dispute resolution procedures. MediPay holds an Australian Credit Licence (ACL 474336) from ASIC.

ENSURING THE CREDIT CONTRACT IS NOT UNSUITABLE FOR YOU

Under the *National Consumer Credit Protection Act 2009*, we have responsible lending obligations to you. We must not enter into a credit contract or increase the credit limit of a credit contract with you, if the contract is unsuitable for you at that time. A contract will be deemed unsuitable for you if, based on the information you supplied, we assess that it is likely that the contract will not meet your requirements or objectives and/or you will be unable to meet the financial obligations under the contract and/or you could only comply with the terms of the contract under severe hardship.

You may request a written copy of our credit assessment which we will supply to you at no charge:

- before entering the credit contract or before the credit limit is increased, if you make the request before then; or within seven business days, if your request is made within two years of entering into the contract or the credit limit increase; or otherwise within 21 business days.
- We are not however required to provide a copy of the assessment if your request is made more than seven years after entering into the contract or the credit limit increase, or the credit contract is not entered into or the credit limit is not increased.

DISPUTE RESOLUTION PROCEDURES

MediPay’s procedure for resolving any concern or complaint in the first instance is to please contact MediPay on:

Phone: 1800 810 950
Email: care@medipay.com.au
Postal: Suite 3, Level 1, 53 Cross Street, Double Bay NSW 2028

If for some reason the concern or complaint is not resolved, you may then contact our External Dispute Resolution scheme. This is an independent service provided to resolve any concerns or complaints that we are unable to resolve with you. We are a member of the Credit and Investments Ombudsman (CIO) External Dispute Resolution Scheme:

Phone: 1800 138 422
Fax: (02) 9273 8440
Email: via the website below
Web: www.cio.org.au
Mail: Case Management Team, Credit and Investments Ombudsman, PO BOX A252, Sydney South NSW 1235.