

## Credit Guide

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

Suite 3 level 1, 53 Cross Street, Double Bay NSW 2028  
**Tel Toll Free Enquiries:** 1800 810 950  
**Email enquiries:** [care@medipay.com.au](mailto:care@medipay.com.au)  
**Website:** [medipay.com.au](http://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](http://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.

### FEES, CHARGES, COMMISSION AND DISCLOSURE

If you are required to pay fees to us for the personal loan these fees will be disclosed in the loan documentation provided to you.

We may pay fees to companies or other entities for referring you to us. These referral fees are generally in accordance with usual business practice. These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out.

### 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](mailto:care@medipay.com.au)  
**Postal:** Suite 3, Level 1, 53 Cross Street, Double Bay NSW 2028

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

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

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