



## Credit Guide

### Important Information Regarding Your Loan Application

This Credit Guide provides you with essential information about the services offered by Gusto Money PTY LTD, the credit provider. Trading as Gusto Cash. We are legally required to provide you with this guide as soon as it becomes clear we are likely to enter into a credit contract with you.

### Who is Your Credit Provider?

Your credit provider is Gusto Money Pty Ltd ABN: 97677827744 and Australian Credit Licence (ACL) Number: 567982.

Our Head Office is located at: 1130 Kingsford Smith Dr, Eagle Farm QLD 4009.

### How to Contact Us:

- **Phone:** 02 8551 4335
- **Email:** [contact@gustocash.com.au](mailto:contact@gustocash.com.au)
- **Mailing Address:** 1130 Kingsford Smith Dr, Eagle Farm QLD 4009
- **Website:** [www.gustocash.com.au/contact](http://www.gustocash.com.au/contact)

### Our Approach to Credit Assessment

Before we can provide you with credit or increase a existing credit limit, we are mandated to conduct a thorough assessment. This assessment ensures that the credit product aligns with your specific needs and objectives, and that you possess the financial capacity to meet your repayment obligations.

To complete this assessment, we will request relevant financial information from you, including details about your income, expenses, and existing financial commitments. We may also ask for supporting documentation, such as payslips, employment verification, and bank statements. The specific documents required may vary depending on your individual circumstances.

### When Credit May Be Unsuitable

We are prohibited from entering into a credit contract with you, or increasing your credit limit, if our assessment determines that the contract would be unsuitable.

A credit contract or an increase in your credit limit will be deemed unsuitable if there is a likelihood that:

- You will be unable to comply with your obligations under the contract; or
- You could comply with your obligations, but only by experiencing substantial hardship; or



- The contract does not adequately meet your stated requirements and objectives.

### **Obtaining a Copy of Your Credit Assessment**

You have the right to request a written copy of our credit assessment. This request can be made before you enter into a contract or before any credit limit increase with us. You can also request a copy at any time within 7 years of accepting credit from us.

We will provide you with a written copy of your assessment free of charge. If your request is made within 2 years after the credit was granted, we will provide the copy within 7 business days. For requests made more than 2 years after the credit was granted, we will provide the copy within 21 business days.

Please note, we are not obligated to provide you with a copy of the credit assessment if your application for credit or a credit limit increase is not approved, or if your request for the assessment is received more than 7 years after the contract was formed or the credit limit was increased.

### **Resolving Concerns and Complaints**

At Gusto Money, we are dedicated to delivering excellent customer service and aim to resolve any concerns or complaints quickly, fairly, and efficiently. Our priority is to reach a mutually satisfactory resolution with you as swiftly as possible.

If you have a concern or complaint regarding your credit contract or the services we provide, please raise it with our internal dispute resolution team. You can contact us using the details below:

- **Phone:** 02 8551 4335
- **Email:** [feedback@gustocash.com.au](mailto:feedback@gustocash.com.au)
- **Mail:** Gusto Money, IDR Manager, 1130 Kingsford Smith Dr, Eagle Farm QLD 4009

Our team will contact you to discuss your concerns and understand your desired outcome. We will then conduct a thorough investigation of the matter. If we are unable to resolve your complaint within one business day of receiving it, we will provide you with a written response detailing the outcome and our reasons. We will also provide written updates on the progress of your complaint and strive to resolve it within 21 days.

### **External Dispute Resolution**

Should your complaint remain unresolved to your satisfaction through our internal process, you have the option to escalate it to an independent external dispute resolution scheme. This service is free for consumers and provides an impartial avenue for resolving specific complaints or disputes that we cannot resolve together.



Gusto Money is a member of the Australian Financial Complaints Authority (AFCA). AFCA offers fair and independent financial services complaint resolution.

You can contact AFCA using the following details:

- **Online:** [www.afca.org.au](http://www.afca.org.au)
- **Email:** [info@afca.org.au](mailto:info@afca.org.au)
- **Phone:** 1800 931 678 (free call)
- **Mail:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001