

Credit Guide

About the Credit Guide

This Credit Guide is issued by Once Credit Pty Limited, ABN 99 112 319 632 and Australian Credit Licence Number 386194, ("Once").

Once is a licensed credit provider and is required by law to provide you with this Credit Guide as soon as it becomes apparent it is likely to enter into a credit contract with you.

This guide provides you with important information about:

- ... who Once is and how to make contact
- ... Once's obligations to provide you with a credit assessment if you ask
- ... Once's obligation to ensure the credit contract meets your requirements and objectives
- ... Once's obligation to ensure you have the financial capacity to repay the credit contract without undue hardship how to contact Once's internal and external dispute resolution schemes if you have a concern or complaint, or wish to provide feedback.

Contacting Once

For further information about this Credit Guide or you wish to contact Once for any other reason, it can be contacted by:

Telephone	1300 03 ONCE (1300 03 6623)
Email	talk@onceonline.com.au
Post	GPO Box 3288 Sydney NSW 2001

Assessment of your application for credit

Under the National Consumer Credit Protection Act, Once 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 will not meet your requirements or objectives.

At your request, Once must give you a copy of our assessment (at no charge to you):

- ... before entering the credit contract or before the credit limit is increased, if you make the request before then; or
- ... 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.



Once does 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
- ... the credit contract was not entered into or the credit limit is not increased.

Feedback and complaints

Once is committed to excellent customer service and the resolution of any concerns or complaints quickly, fairly and efficiently. Once's priority is to resolve these matters with you as quickly as possible. Once also welcomes your feedback on our service and products.

If you have a concern or complaint, or wish to provide feedback, please contact Once by any of the means set out earlier in this Credit Guide.

What if I feel that my complaint has not been resolved?

In the unlikely event that Once is unable to resolve your issues to your satisfaction and you would like a free and independent review, you can refer your complaint to:

The Financial Ombudsman Services Limited
GPO Box 3
Melbourne VIC 3001
Phone: 1300 780 808
Website: www.fos.org.au

Before the Ombudsman can investigate your concerns or issues, you must first have given Once the opportunity to review the matter.