

Blue Dingo Finance Pty Ltd

Credit Guide

Effective date: 2 April 2025

The purpose of this Credit Guide is to provide you with important information about the credit contracts we offer under the *National Consumer Credit Protection Act 2009* (Cth) ("**Credit Products**"). This Credit Guide includes the following information:

- Our contact details;
- Our responsible lending obligations;
- What to do if you have a complaint.

It also outlines what to expect from us when we provide Credit Products.

Credit Provider

Please refer to the table below which outlines the details of the credit provider and how you can contact us.

Company Name:	Blue Dingo Finance Pty Ltd (" Credit Provider, we, us, our ") ACN 657 372 480
Registered Office Address:	23-27 Main North Road, Medindie SA 5081
Email Address:	privacy@bluedingo.com.au
Australian Credit Licence Number:	545779

Our Obligations

When you make an application or an enquiry in relation to one of our Credit Products, we will conduct an assessment to determine whether the Credit Product you are seeking is not unsuitable for you. To enable us to undertake this assessment, we will ask you to provide us with information about:

- your requirements and objectives for the Credit Product, including the purpose of the credit; and
- your current financial situation.

As part of our assessment, we will take reasonable steps to verify the information that you provide to us. However, it is important that you provide us with all relevant information about your financial situation, including any foreseeable changes that may affect your ability to repay the proposed loan. You should also let us know immediately if your financial circumstances change.

When will a Credit Product be unsuitable?

A Credit Product will be unsuitable where:

- it does not meet your requirements and objectives;
- it is likely that you will be unable to comply with your financial obligations under the credit contract; or
- it is likely that you could only comply with your financial obligations under the credit contract with substantial hardship.

How can I obtain a copy of the assessment?

If your application has been approved, you can ask us for a copy of our assessment that the Credit Product is not unsuitable for you. The assessment will contain:

- the information you have provided us about your requirements and objectives;
- the financial information you have given us;
- the enquiries we have undertaken to verify your financial situation; and
- details of the Credit Product we have offered.

You can request a copy of the assessment at any time before you enter the Credit Product or the credit limit is increased. If you make such a request, the Credit Product must not be entered or the credit limit increased until we have provided the assessment to you. You should notify us immediately if the information on the assessment is incorrect or has changed.

You can also ask us for a copy of the written assessment up to seven (7) years after the date the Credit Product was entered into or the credit limit was increased.

Timeframes for providing a copy of the written assessment

If your request is made:	We will provide a copy of the assessment:
Prior to entering into the Credit Product	As soon as possible, and prior to you entering the Credit Product or increasing your credit limit
Within two (2) years from the day you entered into the Credit Product or the credit limit is increased	Within seven (7) business days of receiving your request
More than two (2) years but less than seven (7) years from the day you entered into the Credit Product or the credit limit is increased	Within twenty-one (21) business days of receiving your request

Dispute Resolution Procedures

If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

Step 1

Please contact us and tell us about your concerns.

Step 2

If the issue is not satisfactorily resolved within five (5) business days by talking with one of our consultants, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be escalated to the Compliance Officer. You may contact the Compliance Officer directly at the details below:

Compliance Officer

Email: privacy@bluedingo.com.au

Address: 23-27 Main North Road, Medindie SA 5081

Our Compliance Officer will acknowledge receipt of your complaint within five (5) business days. If we are unable to resolve the complaint to your satisfaction within five (5) business days, we will write to you advising the procedures we will follow in investigating and handling your complaint.

We will write to you advising you of the outcome of the investigation and the reason/s for our decision, or if required, we will inform you if more time is needed to complete the investigation. We will provide our final response to you within the following timeframes:

For disputes involving a default notice:	Within twenty-one (21) calendar days of receiving your complaint.
For disputes involving applications for hardship notices or a request for postponement of enforcements proceedings is made:	No later than twenty-one (21) calendar days after receiving the complaint. Exceptions apply where we do not have sufficient information to make a decision or if an agreement is reached with you.
For all other disputes:	Within thirty (30) calendar days of receiving your complaint.

Step 3

If you are not satisfied with our final response, you can have the dispute managed externally and independently. This External Dispute Resolution (“**EDR**”) process is available to you, at no cost. The EDR scheme is listed below.

Name:	Australian Financial Complaints Authority
Phone:	1800 931 678 (free call)
Mail:	GPO Box 3, Melbourne VIC 3001
Website:	www.afca.org.au
Email:	info@afca.org.au
Member Name and Number:	Blue Dingo Finance Pty Ltd (Number: 91698)

Things you should know

We don't provide legal or financial advice. It is important you understand your legal obligations under the credit contract and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter into any Credit Product.