

Credit Guide

This Credit **Guide** gives you some information about the services we provide.

Credit Provider: **Insaaf** Australia Ltd, ACL 499826

Location

Office is Located at:
Suite 1
89 Haldon Street
Lakemba NSW 2195.

Contact Details

Ph: (02) 8959 0201
Email: support@insaaf.com.au
Mailing address: PO Box 655
Lakemba NSW 2195

Products / Services (Finance) we offer: Property Finance, Vehicle finance and Business Finance

Suitable product (finance): Before we (**Insaaf**.) can offer any product (finance) to you, we have to undertake an assessment to be sure it suits your needs and objectives and that you can meet your financial obligations. For that reason, we may ask for some information and documents from you. You will find a list of required information and documents in our finance policy under Information and Documents section.

Unsuitable product (finance): We may form the opinion that a finance contract or agreement will not meet your requirements /objectives, if it is unlikely that you will be able to comply with the financial obligations under the contract or you will be able to comply only with suffering substantial hardship. In these circumstances, we will be unable to provide you a finance contract.

Copy of the assessment: You may ask for a written copy of our assessment of your application for finance for up to 7 years after you enter into the finance (credit) contract or agreement. We will provide a copy of the assessment within 7 business days if the request is made within 2 years after the finance (credit) was provided or otherwise within 21 business days. However, we do not have to provide you with a copy of our assessment where we have formed the opinion that the finance (credit) proposal is unsuitable.

Complaints

1. If the Customer has a complaint about the Agreement or wants more information, the Customer should contact **Insaaf**.
2. The Customer must attempt to resolve the Customer's complaint with **Insaaf** before contacting our external dispute resolution scheme.

MAIL: **Insaaf** Australia Ltd, PO Box 655 Lakemba NSW 2195

TELEPHONE: (02) 8959 0201

website: www.insaaf.com.au

Email: support@insaaf.com.au

3. If an issue has not been resolved to the Customer's satisfaction, the complaint shall be forwarded to a Shariah Scholar(s) appointed by the written consent of both parties.
4. If an issue has not been resolved to the Customer's satisfaction, the Customer 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 and small business.

MAIL

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

TELEPHONE

1800 931 678 (free call)

Website: www.afca.org.au

Email: info@afca.org.au