



Contact Details

If you would like any further information about Bennetto Finance, please contact us on the details below:



Telephone

Call us at our office on
(03) 6224 7474



Mail

Write to us at GPO Box 858
Hobart TAS 7001



Email

Send us an email to
enquiries@bennetto.com.au



Web

Contact us via our website
www.bennetto.com.au



In person

Visit our office at Level 7,
152 Macquarie Street, Hobart

ABN 32 009 489 507
Australian Credit Licence No. 283141

CREDIT GUIDE

(Credit Provider)

October 2024

Credit Guide

(Credit Provider)

Bennetto Finance Pty Ltd ("Bennetto Finance") must provide you with a Credit Guide prior to entering a credit contract with you. The *National Consumer Credit Protection Act 2009* ("Credit Act") requires Bennetto Finance to give a Credit Guide to consumers as soon as practicable after it becomes apparent that the consumer is likely to enter into a credit contract with Bennetto Finance.

The purpose of the Credit Guide is to provide you with important details about Bennetto Finance. Bennetto Finance holds an Australian Credit Licence, licence number: 283141.

In this Credit Guide, references to "we", "us" and "our" are references to Bennetto Finance.

Dispute Resolution

We want to know about any problems or concerns you may have with our services so we can take steps to resolve the issue. Bennetto Finance offers clients Internal Dispute Resolution ("IDR") procedures and External Dispute Resolution ("EDR") procedures to resolve complaints from clients. A copy of Bennetto Finance's "Summary of Complaints Handling Procedures - Information for Clients" is available upon request.

Initially, all complaints will be handled and investigated internally. If a complaint cannot be successfully resolved using the IDR procedures, the complaint will be referred to the EDR scheme, the Australian Financial Complaints Authority Limited ("AFCA").

Bennetto Finance has implemented procedures to enable complainants to represent their side of the issue, both orally and in writing, and to comment on anything prejudicial to their case. Complainants will be given adequate reasons and explanations for the decision made by Bennetto Finance and be given information with respect to the EDR scheme if the matter is not resolved to their satisfaction.

(a) Internal Dispute Resolution ("IDR")

Our Complaints Officer is Don MacLeod and he will assist you if required in making your complaint so that all relevant facts are provided.

Complaints may be made verbally or in writing. Bennetto Finance will attempt to deal with your complaint in a prompt and efficient manner. Bennetto Finance will ensure that your complaint is resolved within a period of 45 days (unless a different time frame applies for certain types of credit disputes). Some complaints can be resolved more quickly depending on the facts and the nature of the complaint. If the complaint is more complex and takes longer than 45 days, we will communicate the reasons for the delay.

Please address any complaints to:

Don MacLeod
Bennetto Finance Pty Ltd
GPO Box 858
Hobart TAS 7001

Alternatively, we can be contacted at:

Tel: (03) 6224 7474
Email: enquiries@bennetto.com.au
Web: www.bennetto.com.au

(b) External Dispute Resolution ("EDR")

Bennetto Finance is a member of the Australian Financial Complaints Authority Limited ("AFCA") which is an approved independent EDR scheme (membership number 10056).

Complainants dissatisfied with the decision of Bennetto Finance via the IDR procedures can pursue a complaint through this scheme. This must be in writing to:

Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001

AFCA can be contacted at:

Tel: 1300 931 678
Email: info@afca.org.au
Web: www.afca.org.au

Suitability Assessment

Under the Credit Act, Bennetto Finance must not enter, or increase the limit of, a credit contract if the contract is 'unsuitable' for you. Bennetto Finance must assess the credit contract as unsuitable for you where either it does not meet your requirements and objectives or if you will be unable to meet the repayments, either at all or only with substantial hardship.

Bennetto Finance must provide to you, free of charge, a copy of the written assessment that the credit contract is 'not unsuitable' on request. If you request a copy of the assessment:

- (a) before entering the credit contract or increasing the credit limit, we must provide it to you before entering the credit contract or increasing the credit limit;
- (b) within 2 years of entering the credit contract or increasing the credit limit, we must provide it to you within 7 business days of receiving the request; or
- (c) after 2 years but within 7 years of entering the credit contract or increasing the credit limit, we must provide it to you within 21 business days of receiving the request.

The written assessment will include reference to all relevant factual information provided by you that was used by us to assess the credit contract as 'not unsuitable' including a record of the financial information obtained, and the requirements and objectives communicated to us by you.