

## Credit Guide

### Onboard Finance Pty Ltd

This Credit Guide contains important information about us and our obligations under the *National Consumer Protection Act 2009* (the **Act**).

### Key information

<b>Lessor</b>	Onboard Finance Pty Ltd ( <b>Onboard Finance, we, us, our</b> ) ACN 645 542 776 532668 Level 21/360 Elizabeth St, Melbourne, Victoria, 3000 Phone: 1300 660 061 Email: <a href="mailto:info@onboardfinance.com.au">info@onboardfinance.com.au</a>
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Onboard Finance is a lessor (a provider of consumer leases) under the Act.

### Our commitment to responsible lending

Before we enter into a lease with you, we will make an assessment to determine whether the lease you are seeking is not 'unsuitable' for you. We will not enter into a lease with you, or suggest you enter into a lease, if we assess that the lease is unsuitable for you because:

- it is likely that you won't be able to meet your financial obligations under the lease or only meet those obligations with substantial hardship; or
- it doesn't meet your requirements or objectives.

### Can I ask for a copy of the assessment?

If we enter into a lease with you, we will give you a free copy of our assessment upon request. You can request for this assessment before entering into the lease or at any time within 7 years from the day you enter into the lease. Please note that we are not required to provide you with a copy of the assessment where the lease does not proceed.

### Fees, charges and commissions

In some cases, you may have been referred to us by a third party. When this is the case, we pay referral fees to the third party who referred you to us. You can contact us to request a reasonable estimate of what is paid and how it is worked out. This information is available at no cost.

### Who can I contact if I have a problem or a complaint?

We hope you're delighted with us, but if for any reason you're not, please get in touch and we'll try to resolve your complaint quickly and fairly.

#### Onboard Complaints

<b>Mail</b>	Onboard Complaints McMillan Shakespeare Group Locked Bag 18, Collins Street East Melbourne VIC 8003
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<b>Email</b>	customer.advocate@mmsg.com.au
<b>Phone</b>	(03) 9097 3000
<b>Website</b>	mmsg.com.au
<b>Facsimile</b>	1300 733 444

In the unlikely event that you're not happy with how we've resolved your complaint, you can seek assistance from the Australian Financial Complaints Authority (**AFCA**), a free and independent dispute resolution service.

#### Australian Finance Complaints Authority

<b>Mail</b>	GPO Box 3, Melbourne, VIC 3001
<b>Email</b>	info@afca.org.au
<b>Phone</b>	1800 931 678
<b>Website</b>	afca.org.au