

# Credit Guide

**Thorn Australia Pty Ltd**  
**ABN 63 008 454 439**  
**Australian Credit Licence 383003**  
**Version date: 1 December 2013**

## About this credit guide

This credit guide has information about us and:

- our responsible lending obligations under the National Consumer Credit Protection Act; and
- what you can do if you have a complaint.

## Our contact details

**Address:** PO Box 452 Regents Park NSW 2143

**Phone:** 1300 699 514

**Fax:** 02 9101 5025

**Email:** [enquiries@thornfinance.com.au](mailto:enquiries@thornfinance.com.au)

## Responsible lending

Under the National Consumer Credit Protection Act, we must not enter into a consumer lease with you if the lease is unsuitable for you.

The lease will be unsuitable for you if, at the time the lease is entered into:

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

We must make an assessment whether the lease will be unsuitable for you before entering into the lease.

You can request a copy of our assessment. We must give you a copy (at no charge to you):

- before entering the lease, if you make the request before then;
- within 7 business days, if your request is made within 2 years of entering into the lease; and
- otherwise, within 21 business days.

We do not need to give you a copy of the assessment if:

- your request is made more than 7 years after entering into the lease; or
- the lease is not entered into.

## Dispute resolution procedures

We have an internal dispute resolution procedure. We are also a member of an independent external dispute resolution scheme, Credit Ombudsman Service Limited (see contact details below).

**IMPORTANT: The dispute resolution procedures in this credit guide only relate to our credit activities. If you have a complaint or dispute about the goods, please contact our Service Centre on xxxxxxxx**

### Internal dispute resolution

If you have a complaint, you should contact us first, by using any of our contact details in this credit guide.

Wherever possible we will seek to settle your complaint on the spot. If we can't do this, we will advise you in writing within 2 working days of receiving your complaint about the procedures for investigating and handling the complaint.

- **Complaints we can't resolve on the spot:** We will seek to deal with your complaint within 21 days. We will normally respond to you within 14 days of receiving the complaint to ensure that our response is received within 21 days. If we can't make a decision within 14 days and we need additional time, we will write to you advising that a further period, not exceeding 24 days, will be required for investigation. This will extend the complaint handling time to a total of 45 days from the initial date of lodgement. If the unresolved complaint exceeds 45 days, we will advise you in writing and specify a date when a decision can be expected, and give you regular updates.
- **Complaints involving hardship applications:** These will be treated as urgent matters. If you seek hardship relief and the matter is not resolved within 21 days, the matter will be referred to external dispute resolution.
- **Outcome of the complaint:** We will advise you in writing of the outcome of our investigation, the reasons for the outcome, and further action you can take in respect of the complaint. Within 7 days of resolution of the complaint, your accounts should be adjusted to give effect to our decision.

### External dispute resolution

If you are unhappy with any decision or the handling of the complaint by us, you can refer your complaint for external resolution to Credit Ombudsman Service Limited (COSL). This service is available at no cost to you. Contact details are below:

#### Credit Ombudsman Service Ltd

**Phone:** 1800 138 422 or 02 9273 8400

**Mobile MMS:** [info@cosl.com.au](mailto:info@cosl.com.au)

**Fax:** 02 9273 8440

**Post:** PO Box A252 Sydney South NSW 1235

**Website:** [www.creditombudsman.com.au](http://www.creditombudsman.com.au)

In many cases this leads to a successful resolution. If the dispute remains unresolved, Credit Ombudsman Service Limited can then offer conciliation processes or it may investigate the dispute and issue a written decision on your case which is binding on us (including requiring us to make a monetary payment to you).

Our external dispute resolution scheme cannot deal with your complaint (assuming the complaint is within the scheme's terms of reference) unless you have attempted to resolve the problem with us first, and either:

- we have made a formal proposal to resolve the complaint, and you have told us that the proposal is not acceptable to you; or
- at least 45 days has elapsed since you made your complaint,

whichever occurs sooner. However if the complaint relates to a hardship application (see under Internal dispute resolution above), the scheme may be able to deal with your complaint sooner.