

Credit Guide

Thank you for considering us for your home loan

This Credit Guide has been designed to provide you with key information you need to know before you accept an offer with us. We take our responsibilities under the National Consumer Credit Protection Act (NCCP Act) seriously, and want to ensure your best outcomes are at the heart of everything we do. Simply put, this means that we make sure you get a home loan that is suitable for you, and that you can afford. This Credit Guide has information about us and:

- our responsible lending obligations; and
- what you can do if you have a complaint.

This document is the Credit Guide of Athena Mortgage Pty Ltd ABN 24 619 536 506. Athena Mortgage Pty Ltd is a credit provider and a holder of Australian Credit Licence number 502611. In this document, 'Athena' 'we', 'us' and 'our' are references to Athena Mortgage Pty Ltd.

Our commitment to you

Under the NCCP Act, we are obliged to ensure that any credit or any limit increase we provide is not unsuitable for you. To help us make sure we do not offer you something that is unsuitable, we will ask you some questions so we can make the assessment, for example:

- details of your financial and personal situation;
- information about your requirements and objectives; and
- your ability to repay the loan that you are considering.

We will then verify the information you provided about our financial situation and make an assessment of whether the credit is unsuitable for you. We must find credit or a limit increase unsuitable for you if:

- you will be unable to meet your financial commitments under the contract, or could only meet them with substantial hardship; or
- the contract will not meet your requirements and objectives.

It is therefore very important that the information you provide to us is accurate. It's also important that you consider whether the credit will be right for you and whether you are comfortable that you will be able to meet your commitments under the contract.

Access a copy of our assessment

You can ask us for a copy of our final assessment, free of charge. We will provide you with a written copy of the assessment:

- within seven business days (if your request is made within 2 years of entering into the contract or the credit limit increase); or
- within 21 business days (if your request is made within 2 and 7 years of entering into the contract or the credit limit increase). You should notify us immediately if the information you have given us is not correct or has changed.



What if something goes wrong?

Athena believes in exceptional service and building genuine relationships with our customers. We are dedicated to making sure you are honestly and fairly treated in your dealings with us. If we haven't met your expectations or you have any issues, suspect an error or have a concern about your loan, we want to help resolve it. You can contact us by whichever of the following means best suits you:

-  Local call **13 13 32**
-  SMS **0485 080 772**
-  **hello@connective.athena.com.au**
-  Complaints Manager
Athena Mortgage Pty Ltd
GPO Box 1624, Sydney NSW 2001

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

If you do raise an issue with us, we'll address it straight away and we aim to have everything resolved within 21 days, however some complaints can take longer than this. Provide as much information as you can (including supporting documents if you have them) when you raise your concern, as it will help us to resolve things faster.

Not satisfied?

If we haven't been able to resolve your issues you can contact the Australian Financial Complaints Authority (AFCA). This is a free, independent and accessible dispute resolution service. The AFCA will encourage you to attempt to resolve any issues with us directly before they get involved.

Their details are:

-  Call **1800 931 678**
-  Visit **afca.org.au**
-  **info@afca.org.au**
-  Australian Financial Complaints Authority Limited
GPO Box 3, Melbourne VIC 3001

Questions?

If you have any questions about this Credit Guide or anything else about our services, just ask at any time. We are here to help you.

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