



Our Responsible Lending Obligations ...

We must not enter into a credit contract, or increase a credit limit, if the contract is unsuitable for the borrower.

A proposed credit contract or an increase in a credit limit will be unsuitable if, at the time it is entered into, it is likely that:

- The borrower will be unable to comply with their financial obligations under the contract, or could only comply with substantial hardship; or
- The contract will not meet the borrower's requirements or objectives.

The law presumes substantial hardship (unless the contrary is proved) where, looking at the issue at the time the assessment is made, the borrower could only have complied with their financial obligations under the credit contract by selling their principal place of residence.

If requested by the borrower, we must give them a copy of our assessment that the credit contract or an increase in a credit limit that they are applying for, or have applied for, will not be unsuitable.

We must give the borrower the copy of our assessment:

- if requested before entering into the credit contract or increasing the credit limit - before entering into the credit contract or increasing the credit limit;
- if requested within 2 years after entering into the credit contract or increasing the credit limit – within 7 business days of our receiving the request;
- if requested beyond 2 years, but no more than 7 years after entering into the credit contract or increasing the credit limit – within 21 business days of our receiving the request.

We must provide the copy of the assessment free of charge.



What Should You Do If You Have A Complaint?

We have an Internal Dispute Resolution process to deal with any complaints you may have about any of our products or services. Our Internal Dispute Resolution procedure requires us to deal with any complaint promptly, efficiently, and fairly. We also have an easy to read guide to our Internal Dispute Resolution procedure available to you on request. Our staff must also advise you about our complaint handling process and the timetable for handling your complaint.

To Make A Complaint

Phone: 1800 353 041
Fax: 03 9370 5361
Email: info@dnister.com.au
Web: www.dnister.com.au
Write to us: Chief Financial Officer
Dnister Ukrainian Credit Co-operative Ltd
P.O. BOX 279
Essendon Vic 3040

If you are not satisfied with the way in which we have tried to resolve your complaint, or if we do not respond promptly, you may refer the complaint to our External Dispute Resolution Scheme (EDRS).

External Dispute Resolution Scheme (EDRS)

We are also a member of an External Dispute Resolution Scheme (EDRS) – Credit And Investment Ombudsman (CIO)

Their contact details are:

Phone: 1800 138 422
Email: info@cio.org.au
Web: www.cio.org.au
Mail: Case Management
Credit & Investment Ombudsman
PO Box 252
Sydney South NSW 1235