

## Credit Guide

### About the National Consumer Credit Protection Act

The National Consumer Credit Protection Act (**NCCP Act**) regulates credit provided in Australia to individuals for personal, domestic or household purposes and for investment in residential property. If a loan is used mainly for any of these purposes then the law requires us to make assumptions about some of the disclosures (e.g. such as the total amount of fees and charges and the total amount of repayments) based on future events that may not turn out to be correct (e.g. if you have a variable rate loan, your interest rate may change). The NCCP Act does not apply to companies or to borrowers of credit provided wholly or predominantly for investment (other than in residential property) or for business purposes (or for both purposes).

### Credit Guide

This credit guide provides you with important information about the products we provide which are regulated by the NCCP Act.

Keystart Loans Limited ACN 009 427 034 as trustee for the Keystart Housing Scheme Trust Australian Credit Licence 381 437 is the credit provider (called '**Keystart**', '**us**' or '**we**' in this credit guide).

#### Keystart's contact details are:

Office: Level 3, 502 Hay Street Subiaco WA 6008

Telephone: 1300 578 278

Email: [info@keystart.com.au](mailto:info@keystart.com.au)

Website: [keystart.com.au](http://keystart.com.au)

### We are required not to enter into an unsuitable credit contract with you

We are required not to enter into a credit contract, or increase the credit limit of your current credit contract, if it would be unsuitable for you.

A credit contract will be unsuitable for you if:

- you will likely be unable to comply with your financial obligations under the credit contract (or could only comply with substantial hardship); or
- the credit contract does not meet your stated requirements and objectives.

Level 3, 502 Hay Street Subiaco Western Australia 6008 • PO Box 2016, Subiaco, WA 6904

T 1300 578 278 E [customer@keystart.com.au](mailto:customer@keystart.com.au) • [keystart.com.au](http://keystart.com.au)

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Ref:

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Government of **Western Australia**  
Department of **Communities**



To ensure that we do not enter into a credit contract that is unsuitable for you, we are required to make reasonable inquiries relating to your financial situation, requirements and objectives, and to take reasonable steps to verify your financial situation.

We are required to make an assessment that the credit contract or increase in credit limit is not unsuitable before we enter into a credit contract with you or agree to increase your current credit limit.

## Obtaining a copy of the written assessment

You can request a written copy of the written assessment by calling 1300 578 278. You can make this request before you enter into the credit contract or accept the increase to your credit limit and for up to 7 years after you enter into the credit contract or accept the increase to your credit limit. However, if your credit contract is not entered into or your credit limit is not increased, then we are not required to provide you with a copy of the written assessment.

If your request is made within two years of the date the credit contract was entered into or the credit limit was increased, we will provide you with the written assessment within 7 business days of your request, otherwise we will provide you with the written assessment within 21 business days. We will not charge you a fee for providing the written assessment.

If we enter into a credit contract with you, a copy of the written assessment is also included in your Home Loan Contract.

## What if you have a complaint?

In the event of a dispute, you should first discuss the matter with us to see whether we can resolve your concerns to your satisfaction. You can raise your concerns by:

- visiting our office located at Level 3, 502 Hay Street Subiaco WA 6008;
- calling our customer service team on 1300 578 278; or
- emailing us at [customer@keystart.com.au](mailto:customer@keystart.com.au)

In the event that we are unable to resolve the dispute to your satisfaction, you may apply to the Australian Financial Complaints Authority (**AFCA**). AFCA is an impartial, independent and free external dispute resolution scheme to resolve disputes. Before AFCA can investigate the matter, AFCA will usually require that you have given us the opportunity to review it first.

### **The contact details for AFCA are:**

Australian Financial Complaints Authority  
GPO Box 3 Melbourne, VIC 3001  
Telephone: 1800 931 678 (freecall)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)



Certain time limits may apply to make a complaint to AFCA. Please contact AFCA to find out about any time limits that apply to your circumstances.