



CREDIT GUIDE

ABOUT US

Yamaha Motor Finance
Australia Pty. Ltd.
ABN 29 101 928 670
Australian Credit Licence (ACL) Number
394 553

489-493 Victoria Street
WETHERILL PARK NSW 2164
Tel: 1800 123 100

ABOUT THIS CREDIT GUIDE

As an ACL holder engaging in credit activities, we are required to give you this Credit Guide as soon as practicable after it becomes apparent to us that we are likely to enter a credit contract with you.

The guide includes information about us, our assessment process to determine your suitability for credit and our dispute resolution process.

INQUIRIES, VERIFICATION AND ASSESSMENT

Prior to entering into a credit contract with you we:

- must make inquiries about your requirements and objectives in relation to your financial situation and contract;
- take steps to verify the information you provide regarding your financial situation; and
- make an assessment on whether the credit contract is not unsuitable for you.

A credit contract will be unsuitable if at the time it is entered into:

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

We are prohibited from entering into a credit contract if we assess it to be unsuitable for you.

COPY OF THE ASSESSMENT

Provided we enter into a credit contract with you, we must provide you with a copy of our assessment (at no cost to you) upon your request, prior to entering into the contract or within the following timeframe:

REQUEST MADE	ASSESSMENT PROVIDED
Within 2 years of credit provided	Within 7 business days of request
Within 7 years of credit provided	Within 21 business days of request
7 years after credit provided	A copy of our assessment not required to be provided

IF YOU HAVE A PROBLEM OR COMPLAIN

We are committed to providing you with superior service. The resolution of problems and complaints is a priority for us and we offer both an internal and external dispute resolution process. These services are readily accessible and free.

If you have not received the level of service you expect or you have a complaint, please raise the matter with our Customer Service or Collections team members or their respective managers on Tel: **1800 123 100** and they will try and resolve your problem or complaint quickly and fairly.

If you are not satisfied with their response you can escalate the matter by writing to:

Dispute Resolution Officer

Yamaha Motor Finance Australia Pty. Ltd.

Locked Bag 79

WETHERILL PARK NSW 2164

complaints@ymf.com.au

If after using our Internal Dispute Resolution process you still do not get a satisfactory resolution, you have the right to escalate the matter to:

Financial Ombudsman Service (FOS) – before 1 Nov 2018

GPO Box 3, Melbourne Victoria 3001

Phone: **1300 780 808**

Fax: **03 9613 6399**

Email: info@fos.org.au

Web site: www.fos.org.au

or

Australian Financial Complaints Authority (AFCA) – from 1 Nov 2018

GPO Box 3, Melbourne, VIC 3001

Tel: **1800 931 678**

Email: info@afca.org.au

Website: www.afca.org.au

AFCA and its predecessor FOS are an independent external dispute resolution service of which we are a member. Our membership number is 14535.

Contact Us

For more information about us or anything referred to in this Guide please contact us on **1800 123 100**.