

CREDIT GUIDE

Cirl Pty Ltd

ACL 571073 ABN 97676907136 www.cirl.com.au

Current as at 1 January 2026

This Credit Guide is designed to help you in deciding whether to enter into a credit contract with Cirl Pty Ltd. It contains important information about:

- some key obligations we have before providing credit to you; and
- our complaints procedures and how you can access them.

Our Responsible Lending Obligations

We are required by law to ensure that any credit we provide to you is not unsuitable. A credit contract or increase in credit limit will be unsuitable if:

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

For the purposes of determining whether the contract will be unsuitable, we will only take into consideration information regarding your financial situation, requirements or objectives, that, at the time of entering the contract we had reason to believe was true. We might also decline your application for other reasons.

To help us to make this assessment we will:

- make reasonable inquiries about your financial situation, requirements and objectives that we believe are relevant to the credit you are applying for;
- take reasonable steps to verify your financial information; and
- use this information to determine whether the credit is unsuitable for you.

Getting a Copy of the Suitability Assessment

You can ask us for a copy of the suitability assessment. We are required to give you a copy of the assessment without charge within the following timeframes:

- before you enter the credit contract or increase the credit limit if you ask us to before this time;
- within seven (7) business days if you ask us within two (2) years of entering into the credit contract or increasing your credit limit;
- within twenty-one (21) business days if you ask us more than two (2) years after entering into the credit contract or increasing your credit limit.

We do not have to provide you a copy of the assessment if the credit contract is not entered into or the credit limit is not increased, or if the request is made more than seven (7) years after entering the credit contract or increasing the credit limit.

Complaints and Disputes

We hope you are delighted with our services, but if you have any complaints you can contact us via our Contact Us page on our website www.cirl.com.au. You should explain the details of your complaint as clearly as you can. We will try to resolve your complaint quickly and fairly.

Internal Dispute Resolution

If you have a concern or complaint, please contact our Internal Dispute Resolution function using the contact details provided above.

External Dispute Resolution

If you are not satisfied with our response or handling of your complaint, you can lodge a complaint with the free, independent external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone:	1800 931 678 (free call)
Website:	www.afca.org.au
Email:	info@afca.org.au
Mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

The information in this Credit Guide was last updated in January 2026 and is subject to change.