

Responsible Lending Obligations

As an authorised credit representative, I am committed to meeting responsible lending obligations by ensuring that any credit product recommended to a consumer is suitable for their financial situation and objectives. This involves:

- Making reasonable inquiries into the consumer's financial situation, needs, and objectives.
- Verifying the consumer's financial situation where necessary.
- Assessing whether the proposed credit contract or consumer lease is not unsuitable for the consumer.

By providing these services, I aim to help consumers make informed decisions about their credit options and ensure that they receive credit products that are appropriate for their needs and circumstances