



## Credit Guide

Medipay Holdings Pty Limited (ACN 604 221 276 Australian Credit Licence Number 474336) (“the Lender” or “we”), trading as RenoNow (“RenoNow”)

RenoNow  
264 George Street, Sydney NSW 2000  
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Email enquiries: [care@renonow.com.au](mailto:care@renonow.com.au)  
Website: [renonow.com.au](http://renonow.com.au)

### ABOUT THIS CREDIT GUIDE

The Lender offers personal loans to borrowers for home renovation purposes under the RenoNow brand. The Lender’s activities are regulated under the *National Consumer Credit Protection Act 2009*. For further information about the Lender’s products and services, please contact us or go to our websites at [www.renonow.com.au](http://www.renonow.com.au). This credit guide contains information about the Lender, and provides details about our responsible lending obligations and dispute resolution procedures.

### INFORMATION ABOUT SOME KEY OBLIGATIONS WE HAVE

#### Assessment

Under the *National Consumer Credit Protection Act 2009*, we have responsible lending obligations to you. We must not enter into a credit contract or increase the credit limit of a credit contract with you, if the contract is unsuitable for you at that time. A contract will be deemed unsuitable for you if, based on the information you supplied, we assess that it is likely that the contract will not meet your requirements or objectives and/or you will be unable to meet the financial obligations under the contract and/or you could only comply with the terms of the contract under severe hardship.

To assist us in making this assessment, we will:

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

#### Obtaining a copy of the assessment

You may request a written copy of our credit assessment which we will supply to you at no charge:

- before entering the credit contract or before the credit limit is increased, if you make the request before then; or
- within seven business days, if your request is made within two years of entering into the contract or the credit limit increase; or
- otherwise within 21 business days if your request is made after two years of you entering into the contract or the credit limit increase.

We are not however required to provide a copy of the assessment if your request is made more than seven years after entering into the contract or the credit limit increase, or the credit contract is not entered into or the credit limit is not increased.

### DISPUTE RESOLUTION PROCEDURES

If you would like to make a complaint or provide feedback, you can contact us on:

#### RenoNow

Phone: 1800 012 795

Email: [care@renonow.com.au](mailto:care@renonow.com.au)

Postal: Suite 504, 478 George Street, Sydney NSW 2000

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA is external to MediPay and provides fair and independent complaint resolution services that are free to consumers. AFCA can be contacted at:

Website:

[www.afca.org.au](http://www.afca.org.au) Email:

[info@afca.org.au](mailto:info@afca.org.au)

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC3001