

IMPORTANT CUSTOMER CREDIT GUIDE AND NOTICE

Part 1 of 2

FCS	FCS means DebtCo Pty Ltd t/as Francom Credit Solutions		
Credit Provider	FCS' related company: Munkbury Pty Ltd (ACN 078 748 393)	ACL	388158
Registered Office	Suite 702, Level 7, 34 Charles Street, Parramatta NSW 2150		
Email:	info@francomcreditsolutions.com.au	Telephone	(02) 8677 5457
IDR Manager	Galvin Wardle	T: (02) 8677 5457	E: gavinw@francomcreditsolutions.com.au

ASSISTANCE

Australian Bushfires / COVID-19	If you and/or a family member have been affected by the Australian Bushfires or COVID-19, we urge you to get into contact with us as soon as possible to discuss how we can assist you.
Independent Advice	FCS suggest you obtain independent financial or legal advice. You can call the National Debt Helpline on 1800 007 007 or the Financial Counselling Hotline on 1800 007 007 to talk to a financial counsellor and get free, independent advice about your situation. We suggest you talk to a lawyer to receive legal advice.
Interpreter Assistance	Our friendly staff speak the following languages: Arabic, English, Greek, Portuguese, Spanish, Farsi, Aramaic (Assyrian), Italian and Tagalog. If you have difficulty understanding English, you may find a list of Interpreters online. If you have a speech or hearing impairment, please contact the National Relay Service for assistance and visit relayservice.gov.au.

CONTACT

Contact	The team at Francom will be communicating with you using the following methods: letter, telephone, email, SMS, field calls. Please keep your details with us up-to-date this will be easier for you and for us, so please let us know of any changes.
Call Monitoring	FCS records all telephone calls for training, monitoring and compliance purposes. If you do not want the telephone call to be recorded, please advise our friendly staff at the beginning of the telephone call.

COMPLAINTS AND RESOLUTIONS

Complaints	FCS are committed to building good relationships with their customers. If you have any issues with our operations, please send an email to complaints@francomgroup.com.au . Alternatively, to lodge a dispute or enquire about our policies and procedures, please contact our Resolutions Team at resolutions@francomcreditsolutions.com.au .
Review	If you are not satisfied with the response you have received from our IDR Manager, Complaints or Resolutions Team, you can request to speak with our Ethics and Compliance Committee.
Statute Barred Debt	Francom do not collect statute barred debt. If you are unsure whether your debt may be statute barred, please contact our Resolutions Team at resolutions@francomcreditsolutions.com.au .

DEFAULT LISTING

If you are subject to Credit Legislation, the original credit provider may have placed a credit default on your credit file. FCS will maintain any listed default in accordance with all applicable legislation, including the *Privacy Act 1988*. FCS also reserves its rights to list a default against you, in accordance with all applicable legislation. A default may be recorded using: Equifax (www.equifax.com.au), Illion (<https://www.illion.com.au/>), Experian (www.experian.com.au).

DISPUTE RESOLUTION POLICY

Internal	FCS takes complaints and disputes seriously and will use their best endeavours to resolve complaints and disputes. Should you have a complaint or concern in regards to your credit contract, including any unforeseen financial difficulty, <u>in the first instance</u> , please contact FCS' IDR Manager. The IDR Manager will be pleased to assist in resolving your complaint or concern, at no charge. FCS' IDR Manager's details are located above.
External	If you are subject to Credit Legislation, after following contact with our IDR Manager, if you are not satisfied with the outcome of the attention given to your complaint or concern, you may wish to contact the relevant external dispute resolution scheme, being the Australian Financial Complaints Authority (AFCA). You can contact AFCA by: Phone: 1800 931 678 Mail: GPO Box 3, Melbourne VIC 3001 Email: info@afca.org.au Website: www.afca.org.au . If you are based in New Zealand the relevant external dispute resolution scheme is Financial Service Complaints Ltd (FSCL). You can contact FSCL by: Phone: 0800 347 257 Mail: PO Box 5967, Wellington 6145 Email: info@fscl.org.nz Website: https://fscl.org.nz/ .

If you have any issues with our operations, please send an email to complaints@francomgroup.com.au

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PAYMENTS	
Payment Options	FCS accepts the following payment options: Direct Deposit, Credit Card Payments and Bank Cheques. Please contact our office on (02) 8677 5457 to make a payment, between 9AM and 5:30PM, Monday to Friday. Please do not send cash through the mail. To send a Bank Cheque, please send it to: PO Box W193 Westfield Parramatta NSW 2150 and clearly note your reference number or account number on the back of the Bank Cheque.
Overpayments	FCS suggest you check your account balance before making final payment. You can check your account balance by calling us on (02) 8677 5457 and giving us your reference number or account number. Any overpayments received will be refunded into your nominated bank account and/or by bank cheque.
Account Closure	If you finalise your debt, we will provide you with written confirmation of your Account Closure.

POLICIES	
Hardship Policy	FCS takes hardship and financial difficulty seriously and are committed to helping customers finalise their accounts in a satisfactory manner. If you are experiencing hardship or financial difficulty, please call us on (02) 8677 5457. You can also find our Hardship Policy on our website www.francomcreditsolutions.com.au or request a copy by calling us on (02) 8677 5457. FCS also suggest you speak with a financial counsellor to obtain independent financial advice.
Privacy Policy	FCS respect your privacy and are committed to protecting your privacy. FCS may collect, use and disclose your personal and credit reporting information for purposes associated with providing financial solutions and recovering debt. Our Privacy Policy is available for you to view online at www.francomcreditsolutions.com.au . You can also request a copy of our Privacy Policy by calling us on (02) 8677 5457.
Risk Management Policy	FCS are committed to operate its financial services business within a culture of risk management and a mindset of adherence of the Australian and New Zealand Standard on Risk Management Systems (AS/NZS ISO 31000-2009) and the <i>National Consumer Credit Protection Act 2009</i> (Cth). For more information about our Risk Management Policy, please visit our website at www.francomcreditsolutions.com.au .
Training Policy	Francom is committed to improving their processes and procedures and ensuring that it continues to maintain the highest levels of professional integrity and ethical conduct. See our Training Policy at www.francomcreditsolutions.com.au .
Terms and Conditions	FCS focusses on providing a Client Focused Approach that is pleasant, concise, understanding, and compliant. For more information, please visit our website at www.francomcreditsolutions.com.au .

SUITABILITY OF LOAN	
<p>Francom is required to assess the suitability of the loan you have requested, under Sections 128, 129 and 133 of the National Consumer Credit Protection Act 2009 (Cth) (NCCP). These Sections are concerned with whether or not the loan you seek is "unsuitable". Under Section 131 of the NCCP, we are obliged to advise you that we will not participate in the arrangement of a loan for you, if that loan would be unsuitable under Sections 128 and 133 of the NCCP, we are obliged to refuse and increase in your credit limit if that would also be deemed unsuitable.</p> <p>Suitability or unsuitability is assessed in accordance with the following criteria:</p> <ol style="list-style-type: none">1. Whether or not you will be able to comply with the financial obligations under the contract, without substantial hardship, if it all.2. Whether or not the contract will meet your requirements and objectives.3. Whether or not the contract meets requirements imposed by regulation, from time to time.4. It involves us, as Credit Provider, making enquiry about and verifying our financial circumstances.5. According to whether or not we believe the information to be true. <p>In accordance with Section 132 of the NCCP, if you are successful with your application and enter into a credit contracts with because the loan is not deemed unsuitable, you may request a copy of that assessment any time during the following seven (7) years. This will be provided at no charge to you. If your request is within two (2) years of your loan disbursement, we will provide it within seven (7) days. If your request is received after the second (2) year of your loan disbursement, we may take up to twenty-one (21) days to provide you with a copy.</p>	