

# Credit Guide

You are receiving this Credit Guide on your Home Loan.

Zagga Market acts on behalf of the Credit Provider in servicing your Home Loan under an agreement between Zagga Market and the Credit Provider. You should always contact Zagga Market with any questions relating to your Home Loan.

**Credit Provider:**  
Zagga Investments Pty Ltd  
(ACN 615 154 786)  
("Credit Provider")

**Servicer:**  
Zagga Market Pty Limited  
(ACN 611 662 401)  
(Australian Credit Licence number 490904)  
("Zagga Market" or the "Servicer", "We" or "Us")

## About this Credit Guide

Thank you for considering Zagga Market for your credit product. We act on behalf of the Credit Provider and are providing this Credit Guide to you as the Servicer of your credit product.

We want you to be well informed before you choose a product with us, so it is important you carefully read this Credit Guide as soon as you receive it.

This document will tell you about:

- Who we are
- How you can contact us
- How suitability is assessed
- Things you should know
- Fees payable by you and commission received by us
- What to do if you are unhappy with us or the credit products

## About Zagga Market

We, Zagga Market, are the Servicer of your loan. Zagga is Australia's fully-licensed marketplace lender where every loan is secured by a mortgage. Although your Credit Provider is Zagga Investments Pty Ltd, you will deal with us in relation to your loan. We are required to provide you with this Credit Guide on behalf of the Credit Provider.

We hold an Australian Credit Licence (number 490904) issued by ASIC and are licensed to undertake all credit activities on behalf of the Credit Provider under the National Consumer Credit Protection Act 2009 (Cth) (NCCP Act).

## How you can contact the Servicer

To contact us, you can:



**Speak** with your nominated contact person if you have one



**Write** to us at:  
GPO Box 4505,  
Sydney NSW 2001



**Call** us on 1300 1 ZAGGA (1300 192 442) and ask for the Compliance Team



**Email** us at  
info@zagga.com.au



**Visit** our website at  
zagga.com.au

## Suitability Assessment

Under the *NCCP Act*, we are obliged to ensure that any credit product or any limit increase we provide is not unsuitable for you. To help us make sure we don't offer you something that is unsuitable, we will ask you some questions so we can make a credit assessment:

- details of your financial situation; and
- information about your requirements and objectives.

We must find a credit product or limit increase unsuitable for you if:

- it is likely that you will be unable to meet your financial commitments under the contract without substantial hardship; or
- the contract will not meet your requirements and objectives.

It is therefore very important that the information you provide us is accurate. Even if we recommend any credit product to you, it is important that you consider whether the product will be right for you and whether you are comfortable that you will be able to meet your commitments under the contract.

If we enter into a credit contract or limit increase you can ask us for a copy of your credit assessment.

If you ask us within seven (7) years of the date of the loan contract or credit limit increase, we must provide you with a written copy of our credit assessment of your application. We are only required to give you a copy of the credit assessment if a loan contract is entered into or the credit limit is increased.

## Things you should know

We don't make any promises about interest rates, the value of any property you finance with us, or its future prospects. You should always rely on your own enquiries.

It is important that you understand your legal obligations under the loan and the financial consequences. If you are unsure about any of these, you should seek independent legal and financial advice before you enter into any contract.

## What to do if you are unhappy with us, or our products or services

If you are unhappy with Zagga Market or our services please let us know. You can



**speak** with your Zagga Market representative



**call** us on 1300 1 ZAGGA (1300 192 442) and ask for our Compliance Team



**write** to us at:  
The Compliance Manager  
Zagga Market Pty Ltd  
GPO Box 4505  
Sydney NSW 2001



**email** us at  
info@zagga.com.au

## How we handle disputes

Where possible, we will try to resolve any concerns you raise immediately. However, sometimes we are unable to do this because there are complicated circumstances to investigate, which may include speaking with other parties. In these cases, the process can take longer. We will let you know who is handling your dispute and how you can contact them.

If we can't satisfy your concerns you can contact the Financial Ombudsman Service (**FOS**), a free and independent dispute resolution service. You can contact FOS direct at:



fos.org.au



1300 780 808



Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001