Credit Guide

This Credit Guide gives you information about the credit we provide and about the credit assistance that we may provide for a loan.

Who is Inviva?

In this Credit Guide, **Inviva**, **we**, **us**, **our** refer to Inviva Services Pty Ltd (ACN 647 505 422, Australian Credit Licence 533319) and its related bodies corporate, successors, assigns, agents, and associates, and the lender of record for an Inviva loan (their details are set out in the loan terms).

This Credit Guide contains important information about Inviva and our obligations under the Act.

Our obligations before providing credit to you

Is the loan right for you?

When you ask us for credit or a credit limit increase, or when we provide credit assistance to you, we will make an assessment to determine whether the credit or credit limit increase you are seeking is not 'unsuitable' for you. We will not provide you with credit, increase your credit limit or provide credit assistance to you if we assess that the loan contract is unsuitable for you because:

- of the value of your property when compared to the value of your loan (where the credit contract relates to a reverse mortgage);
- it is likely that you won't be able to pay or only pay with substantial hardship; or
- it doesn't meet your requirements or objectives, including meeting your future needs.

Can you ask for a copy of the assessment?

If we approve your loan, or provide credit assistance to you, we will give you a free copy of our assessment upon request. If you need a copy in the future, just let us know and we will send you a copy.

Fees, charges and commissions

Does Inviva pay any commission or referral fees where it acts as credit provider?

In some cases, your application may have been intermediated by a mortgage broker. When this is the case, we pay commission to the broker. In other cases, you may have been referred to us by a broker or third party. When this is the case, we pay referral fees to the broker or third party who referred your application. You can contact us to request a reasonable estimate of what is paid and how it is worked out. This information is available at no cost.

Do fees apply for obtaining credit assistance?

We do not impose any fees or charges for providing credit assistance to you.

Does Inviva receive any indirect remuneration for providing credit assistance?

We may receive indirect remuneration (which may include commissions, monetary and non-monetary benefits) from other credit providers for providing credit assistance. The amount we receive in relation to any particular loan contract depends on the credit provider, the amount of the loan and the terms of the loan.

You can contact us to get further information about how these amounts are calculated and request a reasonable estimate of the amount. This information is available at no cost.

Who can I contact if I have a problem or a complaint?

Inviva is committed to delivering you a great customer experience. We hope you are delighted with our service, but if for any reason you are not, please get in touch, and we will try to resolve your complaint quickly and fairly.

Email: info@inviva.com.au

Call: 1300 222 223

Inviva Services Pty Ltd
PO Box 567
Edgecliff NSW 2027

We will provide you a written response if:

1. it is going to take us more than 5 days to resolve your complaint;
2. you request a written response; or
3. we are required to give you a written response under the law.

Subject to third party delays, you will be provided with a response no later than 30 calendar days after receiving the complaint or within 21 days if the complaint involves a default notice, hardship, or a request to postpone enforcement proceedings.

In the event that you are not happy with how we've resolved your complaint, you can seek assistance from the Australian Financial Complaints Authority (*AFCA*), a free and independent dispute resolution service.

Email: info@afca.org.au

Call: 1800 931 678

Visit: www.afca.org.au

Australian Financial Complaints Authority
GPO Box 3
Melbourne, VIC 3001