

Our obligations before we enter into a finance contract you

By law, we cannot provide you with finance that is unsuitable for you.

Before providing you with finance, we are required to assess that you will be able to meet your financial obligations without substantial hardship. Under regulations, a financial contract will be unsuitable for your if :

- 1) The contract will not meet your requirements; or
- 2) It is likely you will be unable to comply with the financial obligations in the contract; or
- 3) It is likely to are only able to comply with the contract with substantial hardship

To help us make this assessment, we will :

- 1) Make reasonable inquiries into your financial situation, requirements and objectives in obtaining finance.
- 2) Take reasonable steps to verify your financial information.
- 3) Use this information to determine whether finance is suitable for you.

Accessing your suitability assessment

You can ask for this assessment either before you decide to accept our offer of finance or up to 7 years after you enter into the credit contract (or accept a credit limit increase). However, we're not required to provide you an assessment when your application is declined or if you decide to not increase your credit limit. We will provide the assessment within 7 business days if you accepted the credit less than 2 years from your request. Otherwise, we will provide the assessment within 21 business days.

Name: _____

Membership No. _____

Signature: _____ Date: _____