

Credit guide

Express Reverse Mortgage is a trading name for the following licencees (who are related entities)

Australian Seniors Finance Pty Ltd – Australian Credit Licence Number 386760 (ACN 108 875 636)

ASF Custodians Pty Ltd – Australian Credit Licence Number 386781 (ACN 106 822 780)

Challenger Bank Limited – Australian Credit Licence Number 245606 (ACN 087 651 750)

- Under these licences we are authorised to engage in credit activities as a credit provider under the National Credit Code.
- Our conduct obligations under these licences include engaging in credit activities efficiently, honestly and fairly and we must not enter into a contract if it is assessed as unsuitable for the customer.
- ASF Custodians Pty Ltd or Challenger Bank Limited will be your credit provider.
- Australian Seniors Finance Pty Ltd is authorised to perform the obligations and exercise the rights of ASF Custodians Pty Ltd and Challenger Bank Limited, including managing any application made to, or loan provided on, their behalf.

Loan assessment

You can request a copy of your loan assessment if you enter into a contract with us. We will not charge you a fee for providing the assessment. If you ask us we will give you a copy of the assessment before entering into the credit contract or increasing your credit limit. You may also request a copy of the assessment within seven years of the date the contract is made or your credit limit is increased.

If your request is made within two years, this will be provided to you within seven business days of request. Otherwise, we will provide you with the assessment within 21 business days.

Complaints

You can access a copy of our internal dispute resolution procedure by contacting our customer care team at hello@expressreversemortgage.com.au. You can access a copy of our dispute resolution procedure by contacting our team at feedback@expressreversemortgage.com.au, visiting our website www.expressreversemortgage.com.au, or calling our feedback line 1300 738 864.

We are members of the Australian Financial Complaints Authority and they can be contacted as follows:

Australian Financial Complaints Authority

GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678 (free call)

info@afca.org.au | www.afca.org.au

Our contact details

Express Reverse Mortgage

PO Box 18134, Collins Street East, VIC 8003

Level 20, 8 Exhibition Street, Melbourne, VIC 3000

hello@expressreversemortgage.com.au | www.expressreversemortgage.com.au

Please feel free to contact us at any time if you have any questions.

**Express Reverse
Mortgage.**

www.expressreversemortgage.com.au