

Vizn Loans

Credit Guide

Dated: 23 June 2025

This “**Credit Guide**” provides essential information to help you make an informed and confident decision when engaging with our products and services. It outlines our goals, standards, offerings, fees, and commissions. If you need further clarification or additional information, please do not hesitate to ask.

This document has been prepared by:

Business Details	
Business Name:	Vision Loans Servicing Pty Ltd ACN 681 686 699 trading as Vizn Loans Authorised Credit Representative Number 000567598 AFCA Number: 11626
Registered Office & Postal Address:	Angel Place, Level 17, 123 Pitt Street Sydney NSW 2000
Our Contact Details	
Phone:	(02) 8201 7335 Available during Sydney business hours.
Email:	info@viznloans.com.au
Online (Using the web form):	http://www.viznloans.com.au
Mail:	To: Vision Loans Servicing Pty Ltd Customer Service Angel Place Level 17, 123 Pitt Street Sydney NSW 2000

Overview

This Credit Guide provides essential information about the loans products and/or services that we offer, including our credit assessment process, associated fees and commissions, your privacy rights, and guidance on handling financial hardship or complaints.

Please review this guide thoroughly and reach out to us with any questions or for further clarification.

Credit Assessment

Before approving a loan or increasing your credit limit, we assess whether the credit or increase is suitable for you. Our unsuitability assessment criteria include conducting reasonable inquiries about your financial requirements, needs and objectives for the credit as well as verifying this information to ensure that all financial and personal information you provide is complete and accurate, including any foreseeable changes affecting your financial obligations.

A loan is unsuitable if:

- You are likely to struggle with financial obligations under the credit contract.
- Meeting these obligations would cause substantial hardship.
- The credit contract does not align with your stated objectives or requirements.

If deemed unsuitable, we or the lenders we work with **CANNOT provide the credit.**

Obtaining a Copy of the Credit Assessment

You can request a copy of the credit assessment at no cost, either before entering the credit contract or up to seven years afterward.

If requested within:

2 years	We will provide a copy within 7 business days.
2–7 years	We will provide a copy within 21 business days.

We are not required to provide a copy if the loan does not proceed or is declined. Notify us immediately if any information in the assessment is incorrect or has changed.

Fees, Charges, Commission and Disclosures

Details on fees, charges, commissions, and disclosures relevant to your product will be provided or can be requested by emailing info@vznloans.com.au.

Financial Hardship

If you experience unforeseen changes to your circumstances (e.g., job loss, illness, natural disaster, or income reduction) and are unable to meet your repayment obligations under the loan, we encourage you to contact us promptly.

We will work with you to understand your situation and explore options to assist you. We may require supporting evidence and a financial position statement to assess your request. To apply for financial hardship assistance, please contact us via our contact details disclosed on the first page of this Credit Guide.

If you are dissatisfied with the outcome, you may contact the Australian Financial Complaints Authority (**AFCA**) (see section below for AFCA details and contact information).

Privacy Statement

We collect personal information to process applications, manage accounts, and comply with regulatory obligations. Failure to provide requested information may prevent us from proceeding with your application. We may share your information with our group entities, service providers, or regulators as required. For full details, refer to our Privacy Policy at <http://www.viznloans.com.au>.

Resolving Complaints

We manage all complaints and disputes in line with our **Complaints and Dispute Resolution Policy**.

Your feedback is crucial. If you believe there are areas for improvement or are dissatisfied with our products, services, staff, or complaint handling, please let us know. Your input helps us enhance our processes and ensure satisfaction. Most issues can be resolved quickly through direct communication.

Please contact us using the details provided on the first page of this Credit Guide.

External Dispute Resolution

If dissatisfied with our outcome for your complaint, you can escalate it to AFCA, which offers a fair, independent dispute resolution service free of charge.

Contact AFCA at:

Phone:	1800 931 678 (free call)
Email:	info@afca.org.au
Online:	http://www.afca.org.au
Mail:	To: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Please notify us of your concerns before contacting AFCA, as they encourage resolution directly with us first.

Things you should know

We do not guarantee the provision of any financing through our services. We strongly recommend that you conduct your own inquiries to ensure that any financial decisions are well-informed. Furthermore, we do not offer legal or financial advice. It is essential that you seek independent legal or financial advice before entering into any agreements related to the specific products and/or services you are considering.

For additional resources, you may visit the MoneySmart website at www.moneySMART.gov.au. This is a Federal Government website managed by the Australian Securities and Investments Commission, which serves as the corporate, markets, financial services, and consumer credit regulator in Australia. MoneySmart provides valuable tools, tips, and guidance to help Australians manage their finances effectively and plan for the future.

Amendments and Version

We may update this Credit Guide periodically by publishing a new version on our website.

This Credit Guide is Version 1.1.

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