



Credit Provider's Credit Guide

What this guide is for

As an intending borrower, we provide you with the following Credit Guide, which must be provided to you in writing, in accordance with *the National Consumer Credit Protection Act 2009* (Cth).

This Credit Guide helps you understand your rights when applying for a loan with us. It explains how we assess your application, how we handle complaints, and how to contact us or an external dispute resolution service if you need support.

Licensee's name (being a Credit Provider):	Jingle Finance Pty Ltd, ACN 132 485 066 Australian Credit Licence 388143, trading as Jingle Loans (Jingle, we or us)
Licensee's registered office:	Suite 22/4 Young Street, Neutral Bay, NSW 2089 Australia
Telephone:	1300 654 230
Email:	hello@jingle.com.au
Postal Address:	PO BOX 677 Templestowe VIC, 3106
<p>Internal Dispute Resolution (IDR) Procedure: Should you have a complaint or concern in regard to your credit contract, including any financial difficulty, in the first instance, please contact the Jingle's IDR Manager. The Manager will be pleased to assist in resolving your complaint or concern. There is no charge for this service.</p>	
<p>IDR Manager: George Corfios Phone: 1300 654 230 Email: Compliance@Jingle.com.au</p>	
<p>External Dispute Resolution (EDR) Procedure: Following contact with the IDR Manager, if you are not satisfied with the outcome of the attention given to your complaint or concern, you may contact the Australian Financial Complaints Authority (AFCA) with detail of your complaint or concern. There is no charge for this service</p>	
<p>EDR Ombudsman: The Australian Financial Complaints Authority (AFCA) Phone: 1800 931 678, Email: info@afca.org.au Postal address: GPO Box 3, Melbourne VIC 3001, or go to www.afca.org.au</p>	



Suitability of the Loan

We are obliged by law to ensure that any loan or principal increase to a loan we arrange for you is not unsuitable. To decide this, we may need to ask you some questions in order to assess whether the loan is not unsuitable.

The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if, at the time of the assessment, it is likely that at the time the loan is made:

- you could not pay or could only pay with substantial hardship; or
- the credit will not meet your requirements and objectives.

If you are successful with your application and enter into a credit contract with us because the loan is not deemed unsuitable, you may request a copy of that assessment any time during the following 7 years. This will be provided at no charge to you. If your copy is requested within 2 years of the date of the credit contract (or credit limit increase), we will provide it within 7 days. If your request is received after the second year, we may take up to 21 days to provide you with a copy.

Things you should know

We don't provide legal or financial advice unless specified in a separate contract. It is important that you understand your legal obligations under the loan and the financial consequences.

Before you accept your loan offer, make sure you read the credit contract carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any credit contract.

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