



**CITY  
FINANCE**

HERE WHEN YOU NEED US

## Credit Guide

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### City Finance Lending Pty Limited

Company:	City Finance Lending Pty Limited
ACN:	602 842 839
ACL:	469854
Date Updated:	13 February 2026

**TABLE OF CONTENTS**

---

**VERSION CONTROL ..... 3**

**CREDIT GUIDE ..... 4**

## VERSION CONTROL

<b>Version Number</b>	<b>Date Updated</b>	<b>Notes</b>
1	25 October 2023	Original document prepared and finalised.
2	03 December 2025	Updated
3	13 February 2026	Updated to include LACC loan product

## CREDIT GUIDE

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This Credit guide is provided by City Finance Lending Pty Ltd (“**City Finance**”, “**we**” or “**us**”) ACN 602 842 839, Australian Credit Licence 469854, of Suite 134, 7 Clunies Ross Ct, Eight Mile Plains QLD 4113, to help you decide whether to enter into a Credit Contract with us.

### About this Credit Guide

This Credit Guide is provided by City Finance to help you decide whether to enter into a credit contract with us.

It explains:

- Who we are
- The types of credit we offer
- Our responsible lending obligations
- How we handle hardship
- How to make a complaint
- We are the credit provider for the loans we offer.

### Our Licence

City Finance Lending Pty Limited holds an Australian Credit Licence 469854 and is authorised to engage in credit activities and provide credit as a credit provider under a credit contract pursuant to *the National Consumer Credit Protection Act 2009 (Cth)*.

### Types of Credit we offer

We provide consumer lending products that include:

- Small Amount Credit Contracts for amounts between \$500 to \$2000;
- Medium Amount Credit Contracts for amounts between \$2,100 to \$5,000;
- Large Amount Credit Contracts for amounts between \$5,100 to \$10,000.

The exact loan amount, term, fees, interest and repayment details will be disclosed in your loan contract before you enter into it.

City Finance acts only as a credit provider. We do not provide credit assistance, use brokers or referrers, or pay or receive commissions.

### Our responsible lending obligations

Under the *National Consumer Credit Protection Act 2009 (Cth)*, we must not provide you with credit that is unsuitable.

A credit contract is unsuitable if:

- it is likely you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; and/or
- the contract does not meet your requirements or objectives; and/or

- we have reason to believe information you have provided is false, inaccurate or misleading.

To help us make this assessment, we will:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation, including any foreseeable significant changes;
- take reasonable steps to verify your financial information (for example, by reviewing at least 90 days of your bank statements); and
- use this information to determine whether the credit is unsuitable for you.

We will not provide you with credit unless we are satisfied that it is not unsuitable.

### **Additional Protections for Specific Products**

For Small Amount Credit Contracts, we must ensure:

- Total SACC repayments do not exceed 10% of your net (after-tax) income per repayment period;
- Repayments are structured in equal instalments as required by law;
- The contract complies with SACC fee caps;
- We are also required to review at least 90 days of your bank statements for SACC applications.

### **Credit Assessment**

You can request a copy of the written credit assessment we complete in deciding whether a credit contract is not unsuitable for you.

We will provide a copy free of charge:

- Before you enter into the credit contract or increase your credit limit, if you request it;
- Within 7 days of your request if made within 2 years of entering the contract or credit limit increase;
- Within 21 days if your request is made more than 2 years after entering into the contract or credit limit being increased.

We are not obliged to give you a copy of the written credit assessment if:

- the request is made more than 7 years after entering the credit contract or the credit limit being increased; or
- the credit contract is not entered or the credit limit is not increased.

## **Financial hardship assistance**

If you are experiencing financial difficulty and are unable to meet your repayments, please contact us as soon as possible.

You may request assistance under section 72 of the National Credit Code such as a payment arrangement or other variation.

Phone: 07 3458 9200

Email: [hardship@cityfinance.com.au](mailto:hardship@cityfinance.com.au)

Address: Suite 134, 7 Clunies Ross Ct, Eight Mile Plains QLD 4113

We will respond within required regulatory timeframes.

## **Privacy and Credit Reporting**

We collect, use and disclose personal information in accordance with our Privacy Policy.

We may obtain a credit report about you from a credit reporting body when assessing your application. We may also report information about your repayment history and defaults as permitted by law.

Our Privacy Policy explains:

- How we collect and use your information
- How you can access or correct your information
- How to make a privacy complaint

Our Privacy Policy is available on our website or upon request.

## **Our internal dispute resolution process**

If you have any concerns or complaints, please contact us using the details below.

You may lodge a complaint verbally or in writing. We aim to resolve complaints promptly and fairly.

Phone: 07 3458 9200

Email: [complaints@cityfinance.com.au](mailto:complaints@cityfinance.com.au)

Mail:

Compliance Manager

City Finance

Suite 134, 7 Clunies Ross Ct

Eight Mile Plains QLD 4113

We will acknowledge your complaint within 2 business days and aim to resolve it within 30 days, or sooner where required.

If your complaint is more complex, we will keep you informed of progress.

### **Our external dispute resolution scheme**

If you are not satisfied with our response or how we handled your complaint, you may contact our external dispute resolution provider:

Australian Financial Complaints Authority ("**AFCA**")

- Phone: 1800 931 678
- Website: [www.afca.org.au](http://www.afca.org.au)
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Mail: GPO Box 3, Melbourne VIC 3001

AFCA is a free and independent dispute resolution service.

### **Contact Us**

Phone: 07 3458 9200

Email: [info@cityfinance.com.au](mailto:info@cityfinance.com.au)

Website: [www.cityfinance.com.au](http://www.cityfinance.com.au)