

Credit Guide

This Credit Guide is designed to help you in deciding whether to enter into a credit contract with Hino Financial Services.

About Us

Hino Financial Services is a credit provider offering finance for motor vehicles. We hold an Australian Credit Licence (392536) which authorises us to offer finance for you to purchase a vehicle and associated insurance products.

Who We Act For

The person arranging this finance for you is acting as an Agent for Hino Financial Services, and therefore they are not acting in your interests or on your behalf. If you require advice on the credit contract, you should seek independent financial advice.

Our General Obligations

As a credit provider, we will not:

- Enter into a credit contract with you; or
- Increase the credit limit of a credit contract,

If we assess that the credit contract is unsuitable for you.

A credit contract will be unsuitable if:

- It does not meet your requirements and objectives; or
- You can only meet the financial obligations under the credit contract with substantial hardship.

Credit Assessment

To help us make this assessment we will:

- Make inquiries about your financial situation and your requirements and objectives; and
- Take reasonable steps to verify your financial information – for instance by asking for evidence of your income.

We will then use this information to assess whether the credit is not unsuitable for you.

Providing us with accurate and up to date information will assist in this process.

If you wish to see a copy of your assessment please contact us on **1300 888 850** and we can provide one for you within the following timeframes:

- Within 7 business days for requests where your contract is less than 2 years old, and
- Within 21 business days if your contract is between 2 and 7 years old.

If you request a copy before your contract commences we will provide you one as soon as possible.

How we aim to resolve complaints

At Hino Financial Services we are committed to providing excellent customer service. If we make a mistake or our service does not meet your expectations please let us know.

Step 1 – Customer Solution Centre

Our customer service team is the first point of contact for raising concerns and providing feedback. Please call our staff on **1300 888 850** and they will do their best to solve your problem on the spot.

You can also go to **hinofinance.com.au** and click 'Contact' to ask a question or provide a complaint in writing.

Step 2 – Dispute Resolution Team

If your issue can't be resolved within 48 hours, our specialist Dispute Resolution Team will work with you to resolve your issues. We aim to resolve most complaints within 5 business days – if it takes longer we will update you regularly.

Step 3 – Australian Financial Complaints Authority

If after the above steps you are still not satisfied with the outcome of your complaint, you can contact the Australian Financial Complaints Authority (AFCA) for an independent review.

Phone: **1800 931 678**

Email: **info@afca.org.au**

Mail: **GPO Box 3, Melbourne VIC 3001**

Web: **afca.org.au**

Contact Us

Hino Financial Services

Phone: **1300 888 850**

Fax: **1300 888 876**

Email: **finance@hinofinance.com.au**

Mail: **PO Box 9215, Scoresby VIC 3179**

Web: **hinofinance.com.au**