



# Credit Guide



**Questions?**

**1300 141 161**

Weekdays 8:30am - 6pm

[hello@techlend.com.au](mailto:hello@techlend.com.au)  
[techlend.com.au](https://techlend.com.au)

## CREDIT GUIDE

The purpose of this Credit Guide is to help you decide whether you want to enter into a credit contract with Venus Capital Pty Ltd ACN 161 768 681 (**ACL 441879**) (**Lender**). TechLend Pty Limited ABN 16 644 588 161 (**TechLend**) is an Authorised Credit Representative (**ACR 533749**) of the Lender and its agent and mortgage manager. You will deal with TechLend on a day to day basis in the facilitation and management of your loan. In this guide, a reference to "we, us or our" is a reference to the Lender and TechLend individually and together. This guide contains a summary of some of our obligations under the National Consumer Credit Protection Act 2009 (**Act**) and explains what you should do if you have a complaint or dispute about us.

### Our Contact Details

#### TechLend Pty Limited ABN 16 644 588 161

- Address: Suite 204, 35 Buckingham St, Surry Hills 2010
- Tel: 1300 141 161
- Email: [hello@techlend.com.au](mailto:hello@techlend.com.au)

### Unsuitability Test

Before entering into a credit contract, or increasing a credit limit under an existing credit contract with you, we will:

- make reasonable inquiries about your requirements and objectives in relation to the credit contract (or increase) and your financial situation;
- take steps to verify the information you provide us regarding your financial situation; and
- make an assessment about whether the credit contract (or increase) is unsuitable for you.

We will assess the credit contract (or increase) as unsuitable for you if it:

- will not meet your requirements or objectives;
- is likely you will not be able to meet your financial obligations; or
- is likely you would be unable to do without substantial hardship.

We are prohibited by law from entering into a credit contract (or providing an increase) if it is assessed as being unsuitable for you.

### Requesting a copy of the Assessment

You can request a copy of the assessment made, which we will provide to you at no cost. You can request this before entering into the credit contract or increase, or any time up to 7 years after you have entered into the credit contract or increase.

If you request a copy of the assessment made in relation to a credit contract (or increase), we will endeavour to provide you with a copy by the time set out below:

When Requested	When Provided
Prior to entering into the credit contract with you (or increasing the credit limit)	Before you enter the credit contract or increase of the credit limit
within 2 years of the day on which the credit contract is made (or the credit limit increased)	within 15 business days
if the copy is requested more than 2 years, but within 7 years, of the day on which the credit contract is made (or the credit limit increased)	within 25 business days

### Complaints and Dispute Resolution

We understand that some things don't always go the way they should and we are always trying to improve our customer's experience.

**If you have a dispute, you can contact us on 1300 141 161 or alternatively, email us on [hello@techlend.com.au](mailto:hello@techlend.com.au).**

If you are not satisfied with the outcome and would like an independent review of your complaint, you can contact our ASIC approved external dispute resolution scheme: Australian Financial Complaints Authority (AFCA)  
GPO Box 3  
Melbourne VIC 3001  
1800 931 678  
[info@afca.org.au](mailto:info@afca.org.au)

This is a free service established to provide you with an independent way to resolve specific complaints.

