

Thank you for considering Athena for your home loan

This Credit Guide has been designed to provide you with key information you need to know before you accept an offer with us. We take our responsibilities under the National Consumer Credit Protection Act (NCCP Act) seriously, and want to ensure your best outcomes are at the heart of everything we do. Simply put, this means that we make sure you get a home loan that is suitable for you, and that you can afford.

This Credit Guide has information about us and:

- our responsible lending obligations; and
- what you can do if you have a complaint.

About Athena

Athena lightens the loan for Australian's reducing their mortgage life sentence.

Our super friendly loan experts, innovative technology and ground-breaking products gives Australian's all the tools they need to save themselves thousands of dollars and years off their home loan.

Athena are changing how home loans are funded so we can pass on direct savings to both our customers and investors.

Because life is too short for a long home loan.

This document is the Credit Guide of Athena Mortgage Pty Ltd ABN 24 619 536 506.

Athena Mortgage Pty Ltd is a credit provider and a holder of Australian Credit Licence number 502611.

In this document, 'Athena' 'we', 'us' and 'our' are references to Athena Mortgage Pty Ltd.

Talk to us



Call us 8am to 8pm AET Weekdays
or 10am to 4pm AET Sat & Sun

13 35 35



Visit our website at

athena.com.au



Email us at

hello@athena.com.au



Write to us at

Athena Mortgage Pty Ltd
GPO Box 1624, Sydney NSW 2001

Our commitment to you

Under the NCCP Act, we are obliged to ensure that any credit or any limit increase we provide is not unsuitable for you. To help us make sure we do not offer you something that is unsuitable, we will ask you some questions so we can make the assessment, for example:

- details of your financial and personal situation;
- information about your requirements and objectives; and
- your ability to repay the loan that you are considering.

We will then verify the information you provided about your financial situation and make an assessment of whether the credit is unsuitable for you. We must find credit or a limit increase unsuitable for you if:

- you will be unable to meet your financial commitments under the contract, or could only meet them with substantial hardship; or
- the contract will not meet your requirements and objectives.

It is therefore very important that the information you provide to us is accurate. It's also important that you consider whether the credit will be right for you and whether you are comfortable that you will be able to meet your commitments under the contract.

Access a copy of our assessment

You can ask us for a copy of our final assessment, free of charge. Just give us a call on 13 35 35 or email hello@athena.com.au.

We will provide you with a written copy of the assessment:

- within seven business days (if your request is made within 2 years of entering into the contract or the credit limit increase); or
- within 21 business days (if your request is made within 2 and 7 years of entering into the contract or the credit limit increase).

You should notify us immediately if the information you have given us is not correct or has changed.

What if something goes wrong?

Athena believes in exceptional service and building genuine relationships with our customers. We are dedicated to making sure you are honestly and fairly treated in your dealings with us. If we haven't met your expectations or you have any issues, suspect an error or have a concern about your loan, we want to help resolve it. If you have any problems, please get in touch using our contact details provided.

If you do raise an issue with us, we'll address it straight away and we aim to have everything resolved within 21 days, however some complaints can take longer than this. Provide as much information as you can (including supporting documents if you have them) when you raise your concern, as it will help us to resolve things faster.

Not satisfied?

If we haven't been able to resolve your issues you can contact the Australian Financial Complaints Authority (AFCA). This is a free, independent and accessible dispute resolution service. The AFCA will encourage you to attempt to resolve any issues with us directly before they get involved.

Their details are:



Call them weekdays between
9am and 5pm AEST
1800 931 678



Visit their website at
<https://www.afca.org.au/>



Write to them at
Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne, Vic 3001

Questions?

If you have any questions about this Credit Guide or anything else about our services, just ask at any time. We are here to help you.