



## Our Commitment to Responsible Lending

### **Quantum is a responsible licensee**

Quantum Business Finance is committed to responsible lending.

We recognise the importance of working with our valued customers to ensure we all play our part in conducting business in an ethical and responsible manner. The following, outlines Quantum's approach to responsible lending.

We will:

- ensure compliance with the National Consumer Credit Protection Act and associated regulations, as well as guidance published by ASIC and the Australian Financial Complaints Authority (AFCA);
- ensure our brokers seek and verify information about our customer's requirements and objectives and financial situation; and
- ensure that Quantum's staff and brokers only recommend loans that are not unsuitable for a customer.

### **Encouraging customers to seek independent advice**

Entering into a credit contract is an important decision. Quantum encourages you to seek independent legal and financial advice as part of your decision-making process. 'Money Smart' is an initiative from the Australian Securities and Investment Commission (ASIC) which can help you with accessing financial information and free financial tools.

<http://www.moneysmart.gov.au>