

Responsible Lending Principles – Changes to Terms and Conditions Booklets for Finance Now Loans and Consumer Insurance

You may be aware that the CCCFA is being amended to bring in principles of responsible lending. These amendments come into force on **June 6th** and we are required to have all changes in place by that date.

What does this mean for you?

To comply with the new Responsible Lending Principles legislation we have produced new T&Cs booklets and new Consumer Insurance booklets. These will be distributed to your stores **prior to June 6th**. The new booklets are able to be used immediately so once you have received your new supply you can destroy all old stock.

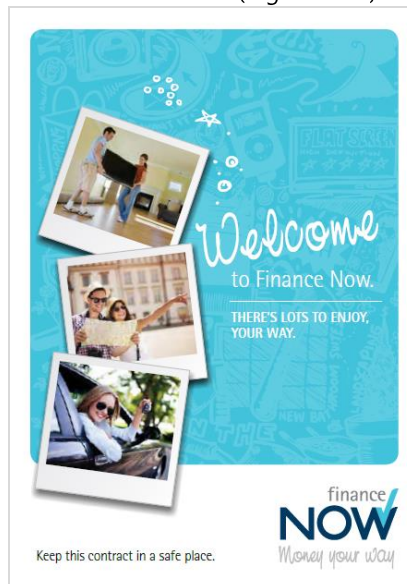
From June 6th only the new booklets are to be provided to customers.

How do we tell the difference?

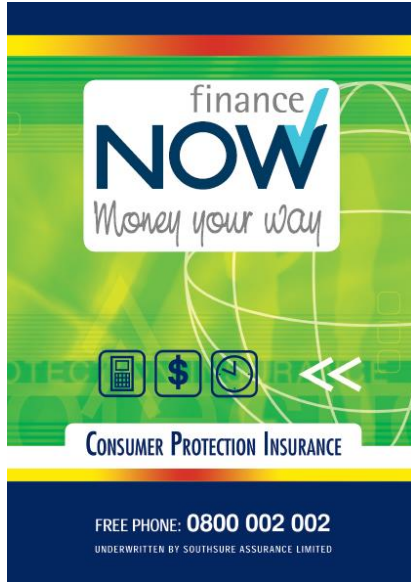
Old T&Cs Booklet (Dark Blue)



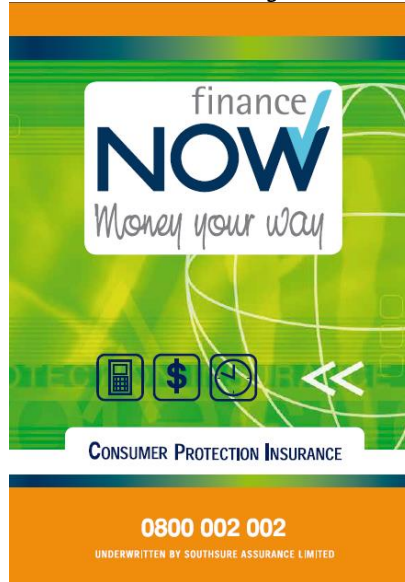
New T&Cs Booklet (Light Blue)



Old Insurance Booklet (Dark Blue band)



New Insurance (Orange band)



Should the stores have any issues with the supply of the new booklets they can contact their local FNL Area Manager or contact FNL Retailer Support on 0508 868 868.

If you have any questions regarding the changes relating to Responsible Lending Principles, or wish to discuss further, please do not hesitate to contact me.

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