

## **Responsible Lending Statement**

CSMA's policy is to provide credit services responsibly. As CSMA holds an Australian Credit Licence (Number: 450230) it must comply with the *National Consumer Credit Protection Act 2009* (Cth) including the responsible lending obligations.

Before CSMA enters into a consumer lease with you, we will make reasonable enquiries about your financial situation, requirements and objectives. We will then take reasonable steps to verify your financial situation. We will make an assessment whether the proposed consumer lease would be unsuitable for you. It will be unsuitable if the consumer lease does not meet your requirements or objectives or you would not be able to make the required consumer lease repayments without substantial hardship.

CSMA will not enter into a consumer lease with you if it considers the consumer lease would be unsuitable for you.

If you are experiencing hardship please contact us as soon as possible.