



# Credit Guide

1 September 2026

The purpose of this Credit Guide is to help you decide whether you want to enter into a credit contract with Rello Finance Pty Ltd ACN 633 994 859 (Australian Credit Licence 577689) ('**Rello**').

This guide contains a summary of some of our obligations under the National Consumer Credit Protection Act 2009 (Cth) (**NCCP Act**) and explains what you should do if you have a complaint or dispute about us.

## Marketing Loans

Rello's Marketing Loan provides finance to vendors to assist them with:

- the upfront listing and advertising expenses payable to your real estate agent in order to market your property for sale; and
- the costs of making minor repairs to a property prior to marketing the property for sale.

Under a Marketing Loan, the Borrower must repay the full amount outstanding under the loan (i.e. the loan amount advanced plus any interest, fees and charges) at the end of the loan term, regardless of whether the property is sold within that timeframe or not.

Marketing Loans are regulated as a 'bridging finance contract' under the NCCP Act. These loans are made on the basis that the debt is expected to be repaid primarily from the sale proceeds of an existing property you intend to sell to repay the loan.

## Our contact details

**Address** Level 3, 55 Pyrmont Bridge Rd, Pyrmont NSW 2009

**Email:** [Support@relo.com.au](mailto:Support@relo.com.au)

**Telephone:** 1300 815 923

**Website:** [www.relo.com.au](http://www.relo.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                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Prior to entering into the credit contract with you (or increasing the credit limit)</li> </ul>                                 | <ul style="list-style-type: none"> <li>• Before you enter into the credit contract or increase of the credit limit</li> </ul> |
| <ul style="list-style-type: none"> <li>• Within 2 years of the day on which the credit contract is made (or the credit limit increased)</li> </ul>                       | <ul style="list-style-type: none"> <li>• Within 7 business days</li> </ul>                                                    |
| <ul style="list-style-type: none"> <li>• More than 2 years but within 7 years of the day on which the credit contract is made (or the credit limit increased)</li> </ul> | <ul style="list-style-type: none"> <li>• Within 21 business days</li> </ul>                                                   |

## Complaints and dispute resolution

Rello is a member of the Australian Financial Complaints Authority (AFCA), the ASIC approved External Dispute Resolution (EDR) Scheme. Details of our internal and external dispute resolution procedures are set out below.

### Internal 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 complaint, you can contact us on 1300 815 923 or alternatively, email us at [support@relo.com.au](mailto:support@relo.com.au)** or write to us Level 3 55 Pyrmont Bridge Road, Pyrmont NSW 2009.

You should explain the details of your complaint as clearly as you can. When we receive a complaint, we will attempt to resolve it promptly.

### External dispute resolution

If you are not satisfied with the outcome of your complaint and would like an independent review, you can contact the AFCA scheme:

#### Address

Australian Financial Complaints Authority (AFCA)  
GPO Box 3, Melbourne VIC 3001

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678

**Website:** [www.afca.org.au](http://www.afca.org.au)

## Membership number

AFCA Membership # 82560

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

## Things you should know

Before you accept a loan offer from Rello, make sure you read the credit contract carefully to understand full details of the loan. If you have any doubts, you should obtain independent legal and financial advice before you enter any credit contract.

We may pay a referral fee to your real estate agent. This fee is not payable by you. You may request and obtain from us information about a reasonable estimate of that fee and how it is worked out.

## Amendments

All details are current as at the date of this Credit Guide.