

Credit Guide

Effective Date: 30 June 2026

What is this document?

This is your Credit Guide. It sets out important information about the credit that Afterpay Australia Pty Ltd, Australian Credit Licence 527911 (we, us, our) may provide to you. You can contact us via email at info@afterpay.com.au.

Information about Afterpay’s responsible lending obligations

Unsuitability assessment

As the credit provider, the law prohibits us from:

- entering into a credit contract, or
- increasing the credit limit of a credit contract,

with you, if we assess it to be unsuitable for you.

When we make this assessment, we are required to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify your financial situation.

A credit contract or a credit limit increase will be unsuitable if:

- it’s likely that you will be unable to comply with your financial obligations under the contract (make the repayments) or could only comply with substantial hardship; or
- it doesn’t meet your stated requirements or objectives.

You can ask us for a copy of your assessment

You can ask us for a copy of your assessment (at no cost to you) if we approve you for the credit or a credit limit increase. Contact us via in-app messaging and we’ll get your assessment to you:

When you ask us for your assessment	When we’ll get it to you
Before entering into the credit contract or obtaining a credit	As soon as possible

limit increase	
Up to 2 years after entering into the credit contract or obtaining a credit limit increase	Within 7 business days after we get your request
Between 2 years and 7 years after entering into the credit contract or obtaining a credit limit increase	Within 21 business days after we get your request

We're not required to give you a copy of your assessment if the credit contract is not entered or the credit limit is not increased.

Complaints

We are committed to dealing with customer complaints fairly and resolving issues efficiently. If you wish to raise a complaint, you can do so via the Afterpay app or by following the instructions set out in the Complaints Policy located on our website.

If you make a complaint, it will be managed through our internal dispute resolution process, as follows:

- We aim to acknowledge all complaints within 1 business day or as soon as reasonably practicable.
- We aim to resolve your complaint within 5 business days. If your complaint takes longer to resolve, we will provide you with an initial response within 10 business days.
- We aim to resolve all complaints within 21 days.
- If we can't resolve your complaint within 21 days, we will notify you as soon as possible of the reason for the delay and let you know when we expect to be able to resolve your complaint.
- When we have completed our investigation of your complaint, we will provide you with a written response.
- There may however be some circumstances where (unless otherwise required to do so) we will not provide a written response to you because we have either:
 - (a) resolved the complaint to your satisfaction within 5 business days; or
 - (b) given you an appropriate explanation and / or apology and there are no further actions we can take to reasonably address the complaint.

If you are not satisfied with the outcome of your complaint after it has been through our internal dispute resolution process, you can raise the matter with our external

dispute resolution provider, the Australian Financial Complaints Authority (**AFCA**) using the contact details listed below.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.