

██████████ 2014

**CREDIT ASSISTANCE PROVIDER'S
PRELIMINARY ASSESSMENT OF UNSUITABILITY**

This preliminary assessment as to whether the proposed credit contract will be not unsuitable for the borrower to enter into covers a period of 90 days from the date above.

Based upon the following matters, Cash Converters ██████████ has assessed the proposed loan to be not unsuitable for Mr ██████████ and an application for Final Assessment has been submitted to the Lender for further verification and assessment.

- The Borrower made an application for a personal unsecured loan. As part of the application, the Borrower provided us with the details of their income and income source and the frequency with which they receive this income. Additionally, the Borrower was identified using 100 points of identification and Cash Converters ██████████ has conducted its own verification of this information and has confirmed these details;
- The Borrower has submitted a bank statement showing 90 days of transactions for the institutional account in which the Borrower's income is deposited. We have assessed the statements and the Borrower's income details and expenses;
- We have performed an income and expense analysis based upon the information and details provided and discussed this with the Borrower. A copy of the Income and Expenditure Statement is attached to this Preliminary Assessment of Unsuitability;
- The Borrower has given the reason for the loan as "Bills" and the objectives and requirements for the loan have been discussed with the Borrower, by the Personal Finance Operator;
- The Personal Finance Operator's assessment is that the loan will not cause the Borrower or the Borrower's household substantial hardship in meeting these repayments;
- The loan amount that has been applied for on behalf of the Borrower is based upon the information the Borrower provided. We confirm that the Borrower is eligible to apply for a Personal Loan from the Lender for the amount of \$2,000.00.

This preliminary assessment was performed by the Personal Finance Operator at Cash Converters Heidelberg.

Attachments: Income and Expenditure Statement

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