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Know Your Risks

What happens if you ignore your obligations?

1. You **pay more in total** due to late payment charges and compounding interest.

2. We may **deduct** money from a savings account you have with us to set -off your personal financing balance.

3. We may **take legal action** against you.

4. Your **credit score** may be affected leading to credit being more difficult or expensive to you.


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Other Key Terms


It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

FSPs to indicate other key terms for this product.


If you have any questions or require assistance on your personal financing, you can:



Call us at
XXX-XXX-XXXX



Visit us at:
[https://\[productspecific webpage\].com](https://[productspecific webpage].com)



Email us at:
XXX@Xmail.com

QR

Scan the QR code above

N3

N4

Customer’s Acknowledgment*

Ensure you are filling this section yourself and are aware of what you are placing your signature for.

☐ I acknowledge that [FSP name] has provided me with a copy of the PDS.

☐ I have read and understood the key information contained in this PDS.

*A customer’s acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.

Name:

Date:

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