Responsible Lending

At Arham Finance, we are committed to responsible lending and ensuring that any finance solution recommended is appropriate for your individual circumstances.

We operate under an Australian Credit Licence (ACL 531308) and are regulated by the Australian Securities and Investments Commission (ASIC).

We comply with the requirements set out under the National Consumer Credit Protection Act 2009.

Our Approach

As part of our assessment process, we will:

- Make reasonable inquiries about your requirements and objectives
- Take steps to understand and verify your financial situation
- Review supporting documents, including bank statements and other relevant information

This allows us to assess whether a loan is suitable and affordable for you.

Assessment Considerations

When assessing your application, we consider a range of factors, including:

- Your current financial commitments and liabilities
- Your repayment capacity and overall financial position
- Your recent transaction history and spending patterns
- Whether the loan meets your stated needs and objectives

Our goal is to ensure that any loan offered is not unsuitable for your situation.

We encourage you to carefully consider your financial position before applying for credit.

> If you are experiencing financial difficulty or believe you may have trouble meeting your repayment obligations, please contact us on 03 7065 0700 or via the details on our website.
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> We may be able to work with you and your lender to explore suitable options.
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> If your situation cannot be resolved, you can contact the National Debt Helpline on 1800 007 007 for free, independent and confidential assistance.