

Acknowledgements

MiFin Pty Ltd provides credit products called Small Amount Credit Contracts (SACC) as defined by the Australian Federal Government. No interest is charged, instead there is an establishment fee of 20% and a monthly fee of 4% of the original amount borrowed. In applying for a Small Amount Credit Contract loan from MiFin Pty Ltd using this MiFinance.com.au website you acknowledge and confirm that:

- You are not in default of any other SACC.
- You are not using this loan to repay any other SACC.
- The majority of your income is not received from Centrelink or as benefits.
- You can manage the repayments for this loan and any other commitments you have without experiencing financial hardship, even if you have owed 2 or more SACCs in the last 90 days.
- You have or will provide bank statements for the last 90 days.
- You have or will provide your personal budget details and disclose all existing loans to MiFin.
- You have had access to all the items under the disclosure tab on this website including the Credit Guide and the warning.
- By applying online for a loan, and subsequently accepting the loan funds which may be transferred to your bank account, a legally enforceable contract between you and MiFin will be created.