

# Compliance Calendar for Credit Licensees and Credit Representatives

Updated on: [insert date]

	Description	Type	Interval	Category	Person Responsible	Instructions
<b>Credit Representatives [OPTIONAL: Delete this section if you do not have Credit Representatives.]</b>						
1.	Review Credit Representatives' compliance	Task	Annually for each Rep.	Compulsory		<p>Review the compliance of all or a combination of a targeted and random selection of Credit Representatives with the NCCP and loan writing procedures, using appropriate techniques e.g. mystery shopping, desk audit, file review etc.</p> <p>Review should cover the following requirements:</p> <ul style="list-style-type: none"> <li>• Privacy</li> <li>• Needs analysis (for licensees subject to best interests duty) and preliminary assessment of loan suitability (for credit assistance providers) or responsible lending and final assessment (for lenders)</li> <li>• Disclosure documents (as relevant to your business type)</li> <li>• Loan application procedures</li> <li>• Identity checks</li> <li>• Loan documentation</li> <li>• Signage, marketing and advertising</li> </ul>

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