

## CREDIT GUIDE

We are required to give you this guide by law. It acknowledges your right to ask us about any assessment we may make, our financial services and where appropriate, the recommendations of using one credit product over another. In the unlikely event you may be dissatisfied with what we do or have done, this guide also provides direction on what you need to do to remedy your dissatisfaction.

### CREDIT SUITABILITY AND ASSESSMENT

Before we can recommend any financial products to you, the law requires that we make an assessment of your current financial situation and objectives to ensure any credit product we may offer meets your needs. To do this, we will make reasonable enquiries and ask you to provide verifiable information directly or, where we deem it appropriate, we may obtain it from others whom we may contact. Some of these steps may be required by law.

Please note we will **not** allow you to enter into a credit contract or increase a credit limit on any existing credit contract if:

- a) It is likely you could not fulfil, or only do so with substantial hardship, your financial obligations to us under the contract; or
- b) You could only meet your financial obligations to us by selling your family's main home; or
- c) The credit contract will not meet your requirements or objectives; or
- d) Any regulation under the National Consumer Credit Protection Act 2009 (Cth) prohibits us from doing so.

### ASSESSMENT COPY

Should you want a written copy of our assessment, you may ask us to provide it:

- a) Before you either enter a credit contract; or
- b) At any time, up to seven (7) years from the date you signed the contract.

We have seven (7) business days from when you make your request to supply it if your enquiry is made within (2) years of the date you entered into the credit contract, otherwise we have twenty one (21) business days to do so.

**Note:** We are not obliged to give you a copy of the assessment where we do not provide you with the credit.

### DISPUTE RESOLUTION

Business relationships are built through trust, openness, honesty, integrity, consistency and respect towards others. Sometimes, though, there may be differences of opinion, particularly when things don't quite work out the way you intended when you took out the credit contract. We recognise communication is the key to solving these difficulties and the steps below will assist both of us to quickly get our relationship back on track.

- STEP 1 If you are dissatisfied with something we've done, we encourage you to phone us and explain your concern(s). We can usually resolve the matter(s) amicably, without delay.
- STEP 2 If you're still not happy with our response, you should contact our Internal Dispute Resolutions (IDR) Manager, Kon Andrews on 08 8252 6900 as soon as possible. We may ask that you put your complaint in writing to us so that we may investigate further.
- STEP 3 Should you still be dissatisfied after using both, of the above steps, you may contact our ASIC approved External Dispute Resolution (EDR) provider, Credit Investments Ombudsman Ltd. You can contact them by writing to P.O. Box A252, Sydney South NSW 1235 Australia. By telephone on 1800 138 422, fax 02 9273 8440, emailing [info@cio.com.au](mailto:info@cio.com.au) or via their website, <http://www.cio.rog.au>

**Please note: You must go through our IDR process first before proceeding to step 3. If you fail to do so, the EDR will automatically refer the matter back to us to resolve in the first instance.**