

About our Credit Guide

This Credit Guide issued by Auswide Bank Ltd. Australian Financial Services and Australian Credit Licence No. 239686, ABN 40 087 652 060 (“we, us, our”) is an important document required by the *National Consumer Credit Protection Act 2009* (“NCCP”).

We are required by law to provide you with a Credit Guide as soon as it becomes apparent we are likely to enter into a credit contract with you.

This guide provides you with basic information about:

- Who we are and how to contact us;
- Our obligations to provide you with a credit assessment if you ask us;
- Our obligation to ensure the chosen credit contract meets your requirements and objectives;
- Our obligation to ensure you have the financial capacity to repay the credit contract without undue hardship; and
- How to contact both our internal and external dispute resolution schemes if you have a complaint about us.

Credit Assessment

If you ask us, we will provide you with a credit assessment. It will provide you with a summary of the information you gave us about your stated requirements and objectives and your financial position. It will also state the basis for our credit decision.

If requested, we will provide you with a written copy of the assessment before entering the contract or increasing the credit limit.

We will also provide you with a written copy of the credit assessment within 7 business days of your request if it is made within 2 years of the contract being formed. We will provide it within 21 business days if your request is received more than 2 years after the contract was formed.

We are not obliged to provide you with a copy of the credit assessment if we do not approve your credit contract application or your request is received more than 7 years from when the contract was formed or the credit limit increased.

You will not be charged for a copy of your assessment.

Responsible Lending

Under the NCCP we have obligations to ensure the credit contract we offer you meets your requirements and objectives and that you have the financial capacity to repay without substantial hardship.

We must not enter into a contract with you, or increase your credit limit on an existing contract, if the credit contract does not meet your requirements and objectives and/or you are unlikely to meet the repayment obligations without substantial hardship.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. Accordingly, it is very important that the information you provide to us is accurate.

Dispute Resolution

Our business is committed to excellent customer service and the resolution of any concerns or complaints quickly, fairly and efficiently. Our priority is to resolve these matters with you as quickly as possible.

If you have a concern or complaint, please lodge it with our internal dispute resolution scheme by phone, email or mail. The contact details are:

Telephone	1300 138 831
Email	idr@auswidebank.com.au
Writing to us	Internal Dispute Resolution Auswide Bank Ltd P.O. Box 1063 Bundaberg QLD 4670

Our staff will contact you to discuss your concerns and the outcome you want. We will then investigate your matter. We will provide you with a written response of the outcome if we cannot resolve your complaint or concern within one day of receiving it.

Should a complaint arise which we do not resolve to our mutual satisfaction, please be aware you can then lodge a complaint with our external dispute resolution service, the Australian Financial Complaints Authority (AFCA). AFCA is a free service which provides you with an independent mechanism to resolve any specific complaints or disputes you have with us which we cannot resolve together. They can be contacted by:

Online:	www.afca.org.au
Email:	info@afca.org.au
Phone:	1800 931 678 (free call)
Mail:	Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

Contacting Us

For further information about this Credit Guide or if you have any questions or need more information, please contact us by:

Telephone	1300 138 831
Facsimile	(07) 4152 3588
Email	contactcentre@auswidebank.com.au
Website	www.auswidebank.com.au
Writing to us	Auswide Bank Ltd PO Box 1063 Bundaberg, Qld 4670

Or by visiting one of our branches (see our website for location details).