

## About our Credit Guide

This Credit Guide is an important document required by the National Consumer Credit Protection Act 2009 (National Credit Act). It is designed to assist you in deciding whether to accept our credit assistance in relation to the Auswide Bank MasterCard (“Card”). This document outlines any fees payable by you to us, any commissions that we may receive from the credit issuer and contains information about what you should do if you have a complaint or dispute.

## About Auswide Bank Ltd

Auswide Bank Ltd, ABN 40 087 652 060 and Australian Credit Licence Number 239686 (“Auswide Bank, we, us, our”) provides customers with credit assistance in relation to the Auswide Bank MasterCard.

## About Card Services

Auswide Bank MasterCards are supplied by arrangement with Card Services - a division of Citigroup Pty Limited, ABN 88 004 325 080 and Australian Credit Licence Number 238098 (“Card Services, Citigroup”). Citigroup is the credit issuer and administrator of the Auswide Bank MasterCard. Credit approval of your application is subject to satisfying Citigroup credit criteria including verification of income and employment details. Auswide Bank is not responsible for the credit decision. We assist customers as part of our arrangement with Citigroup.

### Our Fees

Auswide Bank does not charge you any fees or charges to assist you in obtaining an Auswide Bank MasterCard or for any related services, such as assisting you in making changes to the Auswide Bank MasterCard.

### Commissions from Card Services

We have a commercial revenue sharing arrangement with Card Services under which we earn some revenue when an Auswide Bank MasterCard is issued (the amount varies depending on the level of our involvement) and when an Auswide Bank MasterCard is used (the amount is determined by the use of all Auswide Bank MasterCard accounts that Card Services provides for our clients over specified periods). We will receive a one-off commission payment of up to \$50 for each card application submitted to Card Services which is approved. In addition, we also receive an amount calculated on the basis of all Auswide Bank MasterCards issued by Card Services to our customers, the amount of which cannot be estimated or ascertained, but which would usually be greater than \$16 on an averaged card basis. These commission payments are not payable to or by you. Commission arrangements may change over time and please contact us if you would like further information about commissions.

### Other Incentive Bonus Payments

In addition to their salary or wages, employees and authorised credit representatives of Auswide Bank may be paid incentives for achieving particular sales and sales targets. These incentive bonus payments are paid by us not Card Services.

Our employees and authorised credit representatives may, from time to time, also receive benefits or gifts (eg. store cards) from Card Services as part of promotions where an increase in sales performance has occurred.

### Commissions to Third Parties

Apart from our authorised credit representatives (which includes agents and their employees), we do not pay a commission or any other amount to a third party for the introduction of credit card business to us.

## Complaints and Disputes

### *If you have a complaint about the Credit Assistance that Auswide Bank has provided*

Auswide Bank 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 about our services, please lodge it with our internal dispute resolution scheme by phone, email or mail.

For Auswide Bank the contact details are:

Telephone **1300 138 831**  
Email [auswide@auswidebank.com.au](mailto:auswide@auswidebank.com.au)  
Writing to us at **Head of Customer Operations Auswide Bank Ltd**  
**GPP Box 75**  
**Brisbane QLD 4000**

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](http://www.afca.org.au)  
Email [info@afca.org.au](mailto:info@afca.org.au)  
Phone **1800 931 678 (free call)**  
Mail **Australian Financial Complaints Authority**  
**GPO Box 3**  
**Melbourne VIC 3001**

### *If you have a complaint about your Card or Card Services*

If you have a complaint about the card provided to you or Card Services, contact details are:

Phone **1300 135 538 (within Australia) or +61 2 8225 0620 (from overseas)**  
Writing to **GPO Box 40,**  
**Sydney, NSW 2001**  
Visiting their website [www.cardservicesdirect.com.au](http://www.cardservicesdirect.com.au)

If you have raised your concern with Card Services and the matter has not been resolved to your satisfaction, contact the Card Services Customer Advocacy Unit on **1300 520 230**

Should your complaint remain unresolved and/or you are not satisfied with the response, Card Services' external dispute resolution provider is the Australian Financial Complaints Authority (AFCA):

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