

This Credit Guide provides you with information about:

- how you can contact us;
- what we are authorised to do under our Australian Credit Licence (ACL);
- some of our key obligations when providing credit that we must disclose to you under the National Consumer Credit Protection Act 2009; and
- our dispute resolution procedures.

We recommend that you read and consider this Credit Guide before you enter into any credit contract with us. If you enter into a credit contract with us, you should retain this Credit Guide for future reference.

A (further) copy of the Credit Guide is available at any time by contacting us.

How to contact us.

Post | Bank of us, PO Box 194, Launceston, TAS 7250

Telephone | 1300 306 716

Fax | 03 6348 3366

Email | info@bankofus.com.au

Website | www.bankofus.com.au

What are we authorised to do under our Australian Credit Licence (ACL)?

We are authorised under the Australian Credit Licence (ACL) issued to us by the Australian Securities and Investments Commission (ASIC) to engage in credit activities as a credit provider. Credit activities include carrying on the business of providing credit/credit facilities.

The types of consumer credit facilities that we offer include:

- Home Loans;
- Residential Land Loans;
- Residential Investment Property Loans;
- Personal Loans;
- Line of Credit; and
- Credit Cards.

Our obligations as a credit provider

NOTE: The following obligations apply to us if you are an individual (or strata corporation) and the credit is to be provided wholly or predominantly:

- for personal, domestic or household purposes; or
- to purchase, renovate or improve residential property for investment purposes; or
- to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

Before we enter into a credit contract with you or increase your credit limit, we will **make an assessment** as to whether that credit contract is **not unsuitable**. The law prohibits us from entering into a credit contract or increasing the credit limit of a credit contract if it is unsuitable.

We are required to have made that assessment within the previous 120 days of the day we first provide you with funds under the credit contract (if the credit contract is to purchase residential property which will be secured by mortgage over that property), or the previous 90 days (for all other credit contracts or increases in credit limits).

In making the assessment, we will:

- make reasonable enquiries about your requirements and objectives in relation to the credit contract or increase in credit limit;
- make reasonable enquiries about your financial situation; and
- take reasonable steps to verify your financial situation.

There are particular circumstances under which a credit contract or credit limit increase will be assessed by us as being unsuitable. This includes if we assess:

- that you would be unable to comply with your financial obligations under the contract or you could only comply with substantial hardship; or
- that the contract will not meet your financial requirements or objectives.

You can request a copy of the assessment **before** you enter into the contract or increase your credit limit with us. Should you do so, we will provide you with a written copy of the assessment before entering into the contract or increasing the credit limit with you.

You can also request a copy of the assessment **after** you have entered into the credit contract or increased your credit limit with us. If you make your request within 2 years of entering the credit contract or increasing your credit limit, we will provide you with a written copy of the assessment within 7 business days. Should you make your request after 2 years, we will provide you with a written copy of the assessment within 21 business days.

Please note that we are not required to provide you with a copy of the assessment if the contract is not entered into or the credit limit is not increased, or if 7 years has elapsed since the contract was entered into or the credit limit increased.

Any copy of the assessment that we provide to you will be done so free of charge.

Dispute Resolution

If you are not satisfied with our credit activities or any of the credit facilities that we offer, please refer your complaint to the Retail Store or department that you were dealing with and we will, in all instances, attempt to satisfactorily address your concerns in accordance with our comprehensive Internal Dispute Resolution Scheme (IDRS).

You can also write to our Dispute Resolution Officer at PO Box 194, Launceston TAS 7250.

If you are still not satisfied, we are a member of the Australian Financial Complaints Authority (AFCA), which is an external and independent body, that will hear your complaint free of charge.

To contact AFCA, you can write to:

**The Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001**

Alternatively, you can contact AFCA via email at info@afca.com.au or via telephone on 1800 931 678.

For full information on both our internal and external dispute resolution policies, please ask at any of our Retail Stores for our "Resolving Your Concern" brochure.

Alternatively, you can find more information on our website, www.bankofus.com.au.