

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 is unsuitable and/or you are unlikely to meet the repayment obligations without financial hardship.

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 take it to our external dispute resolution service. This 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.

We are a member of the Credit and Investments Ombudsman Ltd (CIO) External Dispute Resolution Scheme. CIO's contact details are:

Telephone **1800 138 422**
Facsimile **(02) 9273 8440**
Visiting their Website www.cio.org.au
Writing to **Credit and Investments Ombudsman Ltd**
PO Box A252
Sydney South NSW 1235

Contacting Us

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

Telephone **Auswide Bank on 1300 138 831**
Facsimile **(07) 4152 3588**
Email contactcentre@auswidebank.com.au
Visiting our Website www.auswidebank.com.au
Writing to us at **Auswide Bank Ltd**
16-20 Barolin Street
or PO Box 1063
Bundaberg, Qld 4670

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