

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 Consumer Car Loans (“Car Loans”) and 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 Auswide Bank Consumer Car Loans and the Auswide Bank MasterCard.

About Macquarie Leasing Pty Ltd

Auswide Bank Consumer Car Loans are supplied by arrangement with Macquarie Leasing Pty Ltd, ABN 38 002 674 982 and Australian Credit Licence Number 394925 (“Macquarie Leasing”). Macquarie Leasing is the credit issuer and administrator of Car Loans. Under the National Credit Act, we are obliged to ensure that any loan or credit increase to a loan we help you to obtain or we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan is not unsuitable. The law requires us to:

- Make reasonable inquiries about your requirements and objectives;
- Make reasonable inquiries about your financial situation;
- Take reasonable steps to verify that financial situation.
- We will assess credit as being unsuitable if at the time it is likely:
- You could not pay or could only pay with substantial hardship;
- The credit will not meet your requirements and objectives.

We must provide you with a copy of our preliminary assessment of your application if you ask within 7 years of when we assist you. We will provide you with our assessment within 7 business days of your request if it is made within 2 years of us giving you a credit assistance quote. We will provide it within 21 business days if your request is received more than 2 years after we gave you a credit assistance quote. We are only required to give you a copy of the preliminary assessment if we give you credit assistance.

Credit approval of your application is subject to satisfying Macquarie Leasing’s 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 arrangements with Macquarie Leasing.

Our Fees

Auswide Bank does not charge you any fees or charges to assist you in obtaining a consumer car loan.

Commissions from Macquarie Leasing

Auswide Bank will receive a commission payment for each consumer car loan application submitted to Macquarie Leasing which is approved. Auswide Bank has a volume bonus arrangement in place with Macquarie Leasing under which additional commission may be paid to us depending on the total volume of business we arrange with them.

These commission payments are not payable by you. You may obtain from Auswide Bank information about a reasonable estimate of those commissions and how the commission is calculated.

Other Incentive Bonus Payments

In addition to their salary or wages, employees of Auswide Bank may be paid incentives for obtaining referrals of car loan business. These incentive payments are paid by us not Macquarie Leasing.

Commissions to Third Parties

We do not pay commission or any other amount to a third party for the introduction of consumer car loan business to us.

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 arrangements with the Lender.

Our Fees

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

Commissions from Card Services

We have a commercial revenue sharing arrangement with Card Services under which we earn some revenue when a Card is issued (the amount varies depending on the level of our involvement) and when a Card is used (the amount is determined by the use of all Card accounts that Card Services provides for our clients over specified periods). We will receive a one-off commission payment of up to \$55 for each card application submitted to Card Services which is approved. In addition, we also receive an amount calculated on the basis of all Cards 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 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:

Phone **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 visiting one of our branches (see our website for location details)

You will be contacted to discuss your concerns and the outcome you want. You will be provided with a written response of the outcome if your complaint or concern cannot be resolved within one day of receiving it.

Should a complaint arise which is not resolved 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 which we cannot resolve together.

If you are not satisfied with our final response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

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

If you have a complaint about your Consumer Car Loan or Macquarie Leasing

If you have a complaint about the consumer car loan provided to you or Macquarie Leasing, contact details are:

Phone **02) 8237 5415**
Facsimile **(02) 8237 7970**
Email mcafleasingfeedback@macquarie.com
Writing to **PO Box H94, Australia Square, NSW 1215**
Visiting their website www.macquarie.com.au/mgl/au/business/leasing/motor

Should your complaint remain unresolved and/or you are not satisfied with the response, Macquarie Leasing's external dispute resolution provider is the Financial Ombudsman Service Limited (FOS) and can be contacted by:

Phone **1300 780 808**
Email info@fos.org.au
Visiting their website www.fos.org.au
Writing to **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

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 Financial Ombudsman Service Limited (FOS) and can be contacted by:

Phone **1300 780 808**
Email info@fos.org.au
Visiting their website www.fos.org.au
Writing to **GPO Box 3, Melbourne, VIC 3001**