

About our Credit Guide

This Credit Guide issued by Auswide Bank, a division of MyState Bank Limited. Australian Financial Services and Australian Credit Licence Number 240896, ABN 89 067 729 195 (“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	complaints@auswidebank.com.au
Writing to us	Complaints & Feedback Auswide Bank GPO Box 444 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.

In the event you are not satisfied with the Manager's response, you can request for your complaint to be escalated to a Senior Manager who will review your complaint outcome.

After this outcome if you are still not satisfied you can request for your complaint to be escalated to our Customer Advocate. The Customer Advocate while not independent, is impartial and focuses on achieving a fair outcome for our customers. Our Customer Advocate will review your complaint outcome to make sure that your complaint is handled fairly.

Please allow us the opportunity to resolve your complaint through our internal complaint management process, as detailed above, prior to escalating through an external channel.

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

Support for Vulnerable Customers

We recognise that some customers may experience vulnerability due to age, disability, financial hardship, family violence, or other circumstances. If you are experiencing vulnerability, please let us know. We will work with you to provide appropriate support, including tailored banking solutions, referrals to specialist services, and assistance with managing your accounts.