



BOQ Credit Pty Limited
ABN 92 080 151 266
GPO Box 4268, Sydney NSW 2001
Telephone 1300 305 331
Fax 1300 737 859
Australian Credit Licence No: 393331

Credit Guide

BOQ Credit Pty Limited (**we, us**) provides in this Credit Guide information relevant to the loans and leases provided by us to one or more individuals or strata title corporations for personal, domestic or household purposes.

Inquiries, verification and assessments

Prior to providing to you any loan or lease or increasing the credit limit on any approved loan or lease, we will:

- make reasonable inquiries about your requirements and objectives in relation to the loan or lease and your financial situation;
- take reasonable steps to verify the information you provide regarding your financial situation;
- make an assessment on whether the loan or lease is not unsuitable for you.

The loan or lease will be assessed as unsuitable for you if:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with the resulting financial obligations; or
- it is likely you would only be able to comply with the resulting financial obligations with substantial hardship.

We are prohibited by law from providing a loan or lease or increasing the credit limit on a loan or lease if it is assessed to be unsuitable for you.

It is therefore important that all the information you provide is complete and accurate.

If you request a copy of the assessment made in relation a loan or lease for which you have applied for and been approved or which has been provided to you or an increase in the credit limit for an approved loan or lease, we are required by law to provide that copy without charge:

- prior to entering into the contract with you for the loan or lease, if this has not already been given to you when the copy is requested;
- within 7 business days, if the copy is requested within 2 years of the day on which the contract for the loan or lease is made or the credit limit increased;
- within 21 business days, if the copy is requested more than 2 years, but within 7 years, of the day on the contract for the loan or lease is made or the credit limit increased.

If you have a problem or dispute

(a) Our service commitment

We are committed to providing our customers with innovative solutions and the best customer service experience. Resolution of problems is a priority for us. If at any time our service does not meet your expectations we would like you to let us know.

(b) How to contact us on a problem or dispute

There are a number of ways to contact us:

E-mail:	complaints@boqfinance.com.au
Telephone:	1300 305 331
Fax:	1300 737 859
Mail:	Attn: Customer Complaints Team GPO Box 4268 Sydney NSW 2001

(c) How will your complaint be handled?

If we cannot solve your problem on the spot, we will let you know within 2 business days who is handling your complaint and how long it is likely to take for it to be resolved. We aim to resolve all complaints within 5 business days. If this is not possible we will keep you informed on our progress.

If your complaint cannot be resolved promptly, our Complaints Resolution Officer will take responsibility and work with you to resolve the matter.

(d) What to do if you feel your complaint has not been resolved

If you remain dissatisfied with the outcome and you would like an independent review of the complaint and the result, you can refer your complaint to:

Credit and Investments Ombudsman (CIO)
Telephone: 1800 138 422
Fax: (02) 9273 8440
Internet: www.cio.org.au
Mail: Credit and Investments Ombudsman Ltd
PO Box A252
Sydney South NSW 1235

The Australian Securities and Investments Commission (ASIC) also has an information line: 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

How can you contact us?

You can contact us by:

- calling our Customer Service Team on 1300 305 331
- writing to us at GPO Box 4268, Sydney NSW 2001