Credit Guide and Credit Quote – Credit Assistance Provider – Suncorp Clear Options Credit Card

Effective date: 1 December 2014

Suncorp-Metway Limited ABN 66 010 831 722
Australian Credit Licence number 229882

Important Information about this document

This document is the Credit Assistance Provider Credit Guide ("Credit Guide") of Suncorp-Metway Limited ABN 66 010 831 722 Australian credit licence 229882 ("Suncorp Bank"). In this Credit Guide "we", "our" and "us" means Suncorp Bank.

This Credit Guide contains information about Suncorp Bank and our obligations as a credit assistance provider when we are providing credit assistance in relation to Suncorp Clear Options Credit Cards. The National Consumer Credit Protection Act 2009 requires us to provide this information to you when it becomes apparent to us that we are likely to provide credit assistance to you in relation to a Suncorp Clear Options Credit Card contract.

Who is the Credit Assistance Provider and how can I contact them?

Suncorp Bank will often act as a credit assistance provider when promoting and distributing Suncorp Clear Options Credit Cards.

Our Head Office is located at:

Brisbane Square,
Level 28,
266 George Street
Brisbane Qld 4000.

You can contact us by:

Telephone on:	13 11 75
Internet on:	www.suncorpbank.com.au
Mail at:	GPO Box 1453, Brisbane Qld 4001
In person:	Visit your local branch

Who is the Credit Provider?

Citigroup Pty Limited ABN 88 004 325 080 ("Citigroup") (Australian credit licence No. 238098) is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp Bank promotes and distributes Suncorp Clear Options Credit Cards on Citigroup's behalf under an agreement with Citigroup. Suncorp Bank will not guarantee or otherwise support Citigroup's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Bank internet banking and telephone banking). Citigroup, not Suncorp Bank, will be assessing your application.

Do fees apply for obtaining credit assistance in relation to Suncorp Clear Options Credit Cards?

There are no fees or charges payable by you to Suncorp Bank for the credit assistance or for matters associated with credit assistance, provided by Suncorp Bank.

Does Suncorp Bank receive commission for providing credit assistance in relation to Suncorp Clear Options Credit Cards?

Citigroup pays commissions to Suncorp Bank for the introduction of your credit contract. Commissions are paid as follows: up to $50 for an account originated through a Suncorp Bank branch; up to $20 for an account originated through a pre-approved direct mail campaign; $10 for an account originated through a direct mail campaign or through the Suncorp Bank website. Citigroup also pays up to $20 for credit limit increases or balance transfers, and up to $25 for card upgrades. Commission based on net revenue generated from new card accounts may also be paid - these amounts are currently not ascertainable.

Credit Quote – Credit Assistance Provider – Suncorp Clear Options Credit Cards

You do not have to pay any fee or charge to Suncorp-Metway Limited ABN 66 010 831 722 ("Suncorp Bank") for any credit assistance or other related services provided to you by Suncorp Bank in relation to a Suncorp Clear Options Credit Card.

Who can I contact if I have a Problem or Complaint?

We can help you with any complaints you might have and we would like to hear about these. If you have a complaint concerning the services we provide, please tell us.

Most problems can be solved by simply talking to staff at your local Suncorp Bank branch or telephoning our call centre on 13 11 75.

You can tell us of your complaint in any of the following ways:

Telephone us on:	1800 689 762 (Free call)
Send us a fax on:	1300 767 337 (cost of a local call)
Write to us at:	Reply Paid 1453 Suncorp Bank Customer Relations Office (RE058) GPO Box 1453 Brisbane QLD 4001
Email us at:	customer.relations@suncorp.com.au

We will try to resolve your problem within 24 hours. If we can't we will acknowledge your complaint within 3 days and endeavour to resolve it within 21 days.

If you are not satisfied with the outcome of your complaint or the way in which it was handled please let us know.

Alternatively, you can contact our external dispute resolution scheme. External Dispute Resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Suncorp Bank's External Dispute Resolution provider is the Financial Ombudsman Service (FOS) Australia and can be contacted by:

Telephoning:	1800 367 287 (FREE CALL)
Faxing :	(03) 96 13 6399
Visiting:	www.fos.org.au
Emailing:	info@fos.org.au
Writing to:	Financial Ombudsman Service Limited GPO Box 3 Melbourne VIC 3001

Contact us for more information or to change your details:

suncorpbank.com.au

Call 13 11 75

Visit your local agency or branch

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