

Credit Guide

Credit Provider

Effective date: 4th December 2010

Australian Credit Licence 229882

Important Information about this document

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

This Credit Guide contains important information about Suncorp Bank and our obligations as a credit provider. The National Consumer Credit Protection Act 2009 requires us to provide this information to you when it becomes apparent to us you are likely to enter a credit contract with us.

Who is the Credit Provider?

Suncorp Bank is a credit provider of regulated personal loans, home loans and small business loans. If you choose to obtain a loan, and we agree, you will enter a credit contract with Suncorp Bank.

How can you contact us?

Our Head Office is located at:

Suncorp Centre, 36 Wickham Terrace, 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 Suncorp Bank branch

What happens when you ask us for credit or a credit limit increase?

When you ask us for credit or a credit limit increase, we will make an assessment to determine whether the credit or credit limit increase you are seeking is not unsuitable for you. To enable us to undertake this assessment, we will ask you to provide us with information about:

- your requirements and objectives for the credit or credit limit increase you are seeking, including the purpose of the credit or credit limit increase; and
- your current financial situation

As part of our assessment, we will take reasonable steps to verify the financial information that you provide to us. However, it is important that you provide us with all relevant information about your financial situation, including any foreseeable changes that may affect your ability to repay the proposed loan. You should also let us know immediately if your financial circumstances change.

When would the credit or credit limit increase be unsuitable for you?

We will make an assessment to determine whether a credit contract or credit limit increase is unsuitable for you based on the information you provide to us about your financial situation, your requirements and objectives and the information we obtain from the reasonable steps we have taken to verify your financial situation.

A credit contract or credit limit increase would be unsuitable for you if at the time the credit contract is entered or the credit limit increased:

- it is likely you will not be able to comply with the financial obligations under the contract, or you could only comply with substantial hardship; or
- the contract does not meet your requirements or objectives.

We will not enter a credit contract with you or increase your credit limit if we assess the contract as unsuitable for you.

Can I ask for a copy of the assessment?

You can ask us for a copy of our assessment that the credit contract or credit limit increase is not unsuitable for you. The assessment will contain:

- the information you have provided us about your requirements and objectives;
- the financial information you have given us;
- the enquiries we have undertaken to verify your financial situation; and
- details of the credit product we have offered.

If you ask us we will provide you with a copy of our assessment in writing free of charge.

How can I obtain a copy of the assessment?

In most cases, we will provide you with a written copy of our assessment with your loan documents.

You can ask us for a copy of the assessment at any time before you enter the credit contract or the credit limit is increased. If you make such a request, the credit contract must not be entered or the credit limit increased until we have provided the assessment to you. You should notify us immediately if the information on the assessment document is incorrect or has changed.

You can also ask us for a copy of the written assessment up to 7 years after the date the credit contract was entered into or the credit limit was increased.

If your request for a copy of the assessment is made after you have entered into the credit contract or the credit limit was increased, a written copy of the assessment will be provided to you:

- within 7 business days of receiving your request, if the request is made within 2 years from the day you entered into the credit contract or the credit limit was increased;
- within 21 business days of receiving your request, if the request is made more than 2 years but less than 7 years from the day you entered into the credit contract or the credit limit was increased.

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 your credit contract or 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 also 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 CEO Office (RE058)
GPO Box 1453
BRISBANE QLD 4001

Email us at: CEOoffice@suncorp.com.au

We will try to resolve your complaint 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) and can be contacted by:

Telephoning: 1300 780 808 (for the cost of a local call)

Faxing: (03) 96 13 6399

Visiting: www.fos.org.au

Emailing: info@fos.org.au

Writing to: FOS GPO Box 3 MELBOURNE VIC 3001