

Credit Guide and Credit Quote

Credit Assistance Provider
– Suncorp Bank Clear
Options Credit Card

Effective Date: 1 August 2024

Suncorp Bank (Norfina 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 Bank (Norfina Limited ABN 66 010 831 722 Australian credit licence 229882). In this Credit Guide "we", "our" and "us" means Suncorp Bank (Norfina Limited).

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 Bank 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 Bank 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 Bank Clear Options Credit Cards.

You can contact us by:

Telephone on: 13 11 75

Internet on: suncorpbank.com.au

Mail at: GPO Box 2432,
Brisbane Qld 4001

In person: Visit your local Branch



Who is the Credit Provider?

National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") is the credit provider and issuer of Suncorp Bank Clear Options Credit Cards. Suncorp Bank (Norfina Limited ABN 66 010 831 722) promotes and distributes Suncorp Bank Clear Options Credit Cards on NAB's behalf under an agreement with NAB. NAB has acquired the business relating to this credit from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the Credit Cards. Suncorp Bank will not guarantee or otherwise support NAB's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Bank Internet Banking and Telephone Banking).

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

NAB pays commissions to Suncorp Bank for the introduction of your credit contract. Commission of up to \$200 per new, activated card account. Commission based on net revenue generated from card accounts may also be paid – these amounts are currently not ascertainable.



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.

If we are not able to resolve your issue or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist you with a complaint

By phone: 1800 689 762,

By email: bank.customer.relations@suncorpbank.com.au,

By Fax: 1300 767 337,

In writing: Reply Paid 2432, Suncorp Bank Customer Relations (4RE058),
GPO Box 2432, BRISBANE QLD 4001.

If you remain dissatisfied with our decision, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the determination. You do not have to accept their determination and you have the option of seeking remedies elsewhere. Time limits may apply. You are generally required to lodge a complaint with AFCA within two years of our final response to your complaint. AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

Online: www.afca.org.au,

By Email: info@afca.org.au,

By Phone: 1800 931 678,

In writing: Australian Financial Complaints Authority
GPO Box 3,
Melbourne VIC 3001.



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

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

Contact us



Call
13 11 75



Online
suncorpbank.com.au



Local Branch

The SUNCORP brand and Sun Logo are used by Suncorp Bank (Norfina Limited) under licence. Suncorp Bank (Norfina Limited) is not part of the Suncorp Group.