

# Credit Guide

## Credit Provider



Effective date: 1 August 2024

Australian Credit Licence 229882

## About this document

This document is the Credit 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.

This Credit Guide contains important information about Suncorp Bank and our obligations as a credit provider. Under the National Consumer Credit Protection Act 2009, we're required to provide this information to you when it becomes apparent that you're likely to enter a credit contract with us. That way, you know what to expect and you will understand the process.

## Who is the credit provider?

Us, Suncorp Bank. We provide home loans and small business loans so you can make your goals a reality. If you apply for a loan, and we accept, you'll enter a credit contract with us.

## How can you contact us?

You can contact Suncorp Bank via:

Phone: 13 11 75

Website: [www.suncorpbank.com.au](http://www.suncorpbank.com.au)

Post: GPO Box 2432, Brisbane Qld 4001

In person: Visit your local Branch

Whatever way works best for you, we'll be at the other end ready to assist you.

## What happens when I ask for credit or a credit limit increase?

We want to ensure that the credit or credit limit increase you're seeking meets your requirements and objectives, and that you can repay it without experiencing substantial hardship. That's why we'll make an assessment to determine whether the credit or credit limit increase is 'not unsuitable' for you, based on the information you provide us regarding:

- your requirements and objectives for the credit or credit limit increase; and
- your current financial situation.

As part of our assessment, we'll also take reasonable steps to verify the financial information you give us; however, we ask that you supply all relevant information about your financial situation, including any foreseeable changes that may affect your ability to repay the proposed loan, to help us make the most accurate assessment. We understand that life happens and your financial circumstances may change. If they do, that's ok – we just ask that you let us know immediately so we can use the information in our assessment.

## When would a credit or credit limit increase be unsuitable for you?

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

- you will likely be unable 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.

With your best interests in mind, we won't enter a credit contract with you, or increase your credit limit, if we conclude that the contract is unsuitable for you.

## Can I ask for a copy of the assessment?

You sure can. If you ask us for a copy of our assessment that determines that the credit contract or credit limit increase is not unsuitable, we'll provide you with one in writing, free of charge. The assessment will contain:

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

## How can I obtain a copy of the assessment?

In most cases, we'll provide you with a written copy of our assessment with your loan documents; however 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 this request, the credit contract must not be entered, or the credit limit increased, until we've provided you with the assessment. We ask that you 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 seven years after the date the credit contract was entered into, or the credit limit was increased.

If you request for a copy of the assessment within two years from the day you entered into the credit contract or the credit limit was increased, a written copy will be provided to you within seven business days. If your request is made more than two years but less than seven years from the day you entered into the credit contract, or the credit limit was increased, a written copy will be provided to you in 21 business days.

## Who can I contact if I have a problem or complaint?

If you have a problem or complaint concerning your credit contract or our services, please let us know by visiting your local Branch or calling us on 13 11 75, and we'll do our best to find a resolution for you.

If we're unable to resolve your issue, or you'd prefer not to contact the people who provided your initial service, our Customer Relations team can assist you. You can contact our Customer Relations team via:

phone: 1800 689 762

email: [bank.customer.relations@suncorpbank.com.au](mailto:bank.customer.relations@suncorpbank.com.au)

fax: 1300 767 337

post: Reply Paid 88968,  
Suncorp Bank Customer Relations (4RE058),  
GPO Box 2432  
Brisbane QLD 4001.

If you're dissatisfied with our decision, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair, 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 don't have to accept their determination and you have the option of seeking remedies elsewhere. Please be aware that time limits may apply and you're 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 via:

website: [www.afca.org.au](http://www.afca.org.au)

email: [info@afca.org.au](mailto:info@afca.org.au)

phone: 1800 931 678

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

If you want more information on this service, please ask us for a brochure and we'll be happy to send you one.