

# **Credit Guide**

Effective as of 12/2019

## Credit Guide

This document provides information about the loans provided by us.

We are licensed to provide loans under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

### What credit products we offer

We offer a full range of consumer lending products, including:

- Home Loans, Residential Investment Loans and Equity Maximisers
- Personal Loans and Personal Overdrafts
- Credit cards

### Key information

<b>Our full name</b>	Bank of Sydney ACN 093 488 629
<b>Address</b>	Level 1, 62 Pitt Street, Sydney NSW 2000
<b>Phone and Email</b>	13 95 00 <a href="mailto:info@banksyd.com.au">info@banksyd.com.au</a>
<b>Australian Credit Licence Number</b>	243444
<b>Internal Complaints Officer Contact Details</b>	Customer Complaints Officer <b>Phone:</b> 13 95 00 <b>Fax:</b> 1300 888 710 <b>Website:</b> <a href="http://www.banksyd.com.au/compliments-complaints">www.banksyd.com.au/compliments-complaints</a> <b>Mail:</b> Complaints, GPO Box 4288, Sydney NSW 2001
<b>External Dispute Resolution Scheme Contact Details</b>	Australian Financial Complaints Authority <b>Phone:</b> 1800 931 678 <b>Email:</b> <a href="mailto:info@afca.org.au">info@afca.org.au</a> <b>Mail:</b> GPO Box 3, Melbourne, VIC 3001 <b>Website:</b> <a href="http://www.afca.org.au">www.afca.org.au</a>

## We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we arrange for you is not unsuitable for you. To decide this, we will need to ask you some questions in order to assess whether the loan is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the loan is made:

- you could not pay or only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

If you ask within 7 years of the date of the loan contract or principal increase, we must provide you with a copy of our credit assessment of your application. We are only required to give you a copy of the credit assessment if a loan is entered or the credit limit is increased.

- If you ask us for a copy of our assessment of your loan, before the Settlement Date of the loan, we will provide it to you as soon as possible.
- If you request a copy of our assessment of your loan up to 2 years after the Settlement Date, we will provide you with a copy within 7 Business Days of receiving your request.
- If you request a copy of our assessment of your loan between 2 years and 7 years after the Settlement Date, we will provide you with a copy within 21 Business Days of receiving your request.

## Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

- telephoning 13 95 00
- submitting a form at [www.banksyd.com.au/compliments-complaints](http://www.banksyd.com.au/compliments-complaints)
- writing to Customer Complaints Officer,  
GPO Box 4288, Sydney NSW 2001
- or by speaking to any representative of our business who will refer you to the Complaints Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

## Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to the Australian Financial Complaints Authority (AFCA). AFCA is the only ASIC approved external dispute resolution (EDR) Scheme. Details of how to contact AFCA are set out in the table above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

## Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time. We're here to help you.

## Contact Us

**Website:** [banksyd.com.au](https://banksyd.com.au)

**Phone:** **13 95 00**  
(Mon - Fri, 9.30am - 5.00pm AEST)

**Email:** [info@banksyd.com.au](mailto:info@banksyd.com.au)

**Mail:** Bank of Sydney Ltd  
GPO Box 4288  
Sydney NSW 2001

Bank of Sydney Ltd  
ABN 44 093 488 629  
AFSL & Australian Credit Licence Number 243 444