

Credit Guide

(Credit Provider)

Prepared on 1 October 2011



Our contact details

Address: 454 St Paul's Terrace, Fortitude Valley, Qld, 4006

Phone: 13 29 30 Fax: (07) 3252 7053

Email: qtmb@qtmb.com.au Website: www.qtmb.com.au

ABN 83 087 651 054 AFSL/ACL 241195

About this credit guide

This credit guide has information about us and:

- our responsible lending obligations under the National Consumer Credit Protection Act; and
- what you can do if you have a complaint.

Credit contract must not be unsuitable for you

Under the National Consumer Credit Protection Act, we must not enter into a credit contract with you, or increase the credit limit of a credit contract with you, if the contract is unsuitable for you.

The contract will be unsuitable for you if, at the time the contract is entered into or the credit limit is increased, it is likely that:

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

We must make an assessment whether the contract will be unsuitable for you before entering into a credit contract with you or increasing the limit of an existing credit contract.

You can request a copy of our assessment. We must give you a copy (at no charge to you):

- before entering the credit contract or before the credit limit is increased, if you make the request before then;
- within 7 business days, if your request is made within 2 years of entering into the contract or the credit limit increase; and
- otherwise, within 21 business days.

We do not need to give you a copy of the assessment if:

- your request is made more than 7 years after entering into the contract or the credit limit increase; or
- the credit contract is not entered into or the credit limit is not increased.

Dispute resolution procedures

We have an internal dispute resolution procedure. We are also a member of an independent external dispute resolution scheme, Financial Ombudsman Service (see contact details below).

Internal dispute resolution

If you have a complaint, you should contact us first, by using any of the contact details shown on the front page of this credit guide. Wherever possible we will seek to settle your complaint right away.

Complaints we can't resolve on the spot: If we can't resolve your complaint on the spot, we will let you know, and will do our best to resolve it within 5 working days. If we still need more time, we will advise you and keep you informed of our progress.

Complaints involving hardship applications or postponement of enforcement proceedings: These will be treated as urgent matters and will be referred to our Asset Management Department. There will be no extension of time beyond 21 days for resolution of a complaint relating to a default notice. If you seek hardship relief or postponement of enforcement proceedings and the matter is not resolved within 21 days, the matter will be referred to external dispute resolution. You can lodge a complaint directly with our external dispute resolution scheme where it involves a default notice that has been issued after a request for hardship assistance or postponement of enforcement proceedings has been declined.

Outcome of the complaint: We will advise you in writing of the outcome of our investigation, the reasons for the outcome, and further action you can take in respect of the complaint. If you are unable to reach a mutually acceptable outcome with the staff in our Contact Centre or in our branches or where applicable, our Asset Management Department, your complaint will be referred internally to our Customer Relationships Department.

External dispute resolution

We genuinely want all of our customers to have an exceptional banking experience and will try to remedy any concerns you have. If you are unhappy with any decision or the handling of the complaint by us, you can refer your complaint for external resolution to Financial Ombudsman Service. This service is available at no cost to you. Contact details are below:

Financial Ombudsman Service (FOS)

GPO Box 3, Melbourne VIC 3001

Telephone: 1300 780 808

Facsimile: (03) 9613 6399

Website: www.fos.org.au



local branch



13 29 30



qtmb.com.au

QT Mutual Bank Limited
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