

Bendigo Credit Guide.

12 November 2018

About this Credit Guide

This document is the Credit Guide of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178) (Bendigo and Adelaide Bank).

Bendigo and Adelaide Bank is a credit provider and a holder of Australian Credit Licence number 237879.

This Credit Guide has been designed to provide you with key information, so you are informed and aware of necessary matters prior to deciding to use the credit services of Bendigo and Adelaide Bank, **Community Bank®** branches, University **Community Bank®**, Community Sector Banking, Franchise branches or **Alliance Bank®**.

This Credit Guide may be provided to you by authorised staff of Bendigo and Adelaide Bank or its credit representatives working in **Community Bank®** branches, University **Community Bank®**, Community Sector Banking, Franchise branches or **Alliance Bank®** as soon as practicable after it becomes apparent to us that we are likely to enter into a contract with you.

Bendigo and Adelaide Bank takes responsibility under its Australian Credit Licence for the credit activities engaged in on its behalf **Community Bank®** branches, Community Sector Banking, Franchise branches or **Alliance Bank®** and its authorised staff or its credit representatives working in those branches or organisations.

Throughout this Credit Guide references to:

“**Community Bank®** branch or branches” are references to the franchises of Bendigo and Adelaide Bank using the Bendigo Bank and **Community Bank®** name, logo and system of operations.

Bendigo and Adelaide Bank Limited has appointed Community Sector Banking Pty Ltd (“Community Sector Banking”) as its Authorised Representative and Credit Representative to advise and deal in relation to these products.

Community Sector Banking ABN 88 098 858 765 (Australian Financial Services authorised representative No. 265317 and Australian Credit authorised representative No. 379667) is a franchisee of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL and Australian Credit Licence No. 237879 and is a wholly owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354. Community Sector Enterprises is a 50/50 joint venture between Bendigo and Adelaide Bank and Community 21 Limited ABN 79 097 612 416.

University **Community Bank®** are references to a collaboration with a University, operated by Bendigo and Adelaide Bank using the Bendigo Bank, **Community Bank®** and the Universities’ names and logos.

“entering into a contract” means entering into a credit contract or consumer lease or increasing the credit limit of an existing credit contract or consumer lease.

“Franchise branch or branches” are reference to the franchises of Bendigo and Adelaide Bank using the Bendigo Bank name, logo and system of operations.

“we”, “us”, or “our” are references to Bendigo and Adelaide Bank, **Community Bank®** branches, University **Community Bank®**, Community Sector Banking, Franchise branches or **Alliance Bank®**. References to “our staff” and “our branch staff” have a corresponding meaning.

Community Bank® branches, Community Sector Banking, Franchise branches, University **Community Bank®** or **Alliance Bank®** and their employees are credit representatives of Bendigo and Adelaide Bank.

Contact details

You can contact us at any of our branches, which are listed on our website: www.bendigobank.com.au

Alternatively you can contact us via:

- Telephone **1300 BENDIGO** (1300 236 344)
- The Bendigo Bank website at www.bendigobank.com.au
- Customer Feedback Team
Compliments, suggestions or complaints
Telephone 1300 361 911
8.30am – 5.00pm (AEST/AEDT) Monday to Friday
- For lost and stolen cards please contact:
From within Australia: 1800 035 383
From Overseas: +61 3 5485 7872

You can contact Community Sector Banking at:

- Suites 5 & 6, Ground Floor, Enterprise 1, Innovation Campus, Squires Way, North Wollongong NSW 2500
PO Box 585, Corrimal NSW 2518
Telephone (02) 4255 8400 or
1300 CSBANK (1300 272 265)
8:30am – 5:00pm (AEST/AEDT) Monday to Friday
www.communitysectorbanking.com.au

Contact details for **Alliance Bank®** are published on their websites.

Credit Assessment of your loan application

Before entering into a contract, Bendigo and Adelaide Bank will perform a credit assessment.

This assessment will include making enquiries about:

- your objectives and requirements including the purpose of the credit; and
- your financial situation.

We will also take reasonable steps to verify your financial information.

The purpose of the credit assessment is to ensure, based on the information provided, that the proposed contract, is not unsuitable for you.

The contract is unsuitable for you, if at the time the contract is entered into:

- it is likely that 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 objectives and requirements.

The contract will create a substantial hardship if you would only be able to meet the requirements of the contract by selling your principal place of residence.

We cannot enter into a contract which is unsuitable for you. This is a legal requirement for Bendigo and Adelaide Bank.

It is important that the information that you provide for this assessment regarding your financial situation, objectives and requirements is complete and accurate and includes any likely future changes that will impact your ability to repay the contract.

Final Assessment

If your contract is assessed as not unsuitable and you will enter or have already entered into the contract with us, you have a right to ask us for a written copy of the Final Assessment.

The Final Assessment will contain the factual information which we used to assess the contract as not unsuitable including:

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

You should notify us immediately if the information in the Final Assessment is not correct or has changed.

You can request a copy of the Final Assessment at any time before entering into the contract. If you make such a request, we have to provide you a written copy of the Final Assessment before entering the contract. We cannot enter into the contract, until we provide you with a copy of the Final Assessment.

You are also able to request a written copy of the Final Assessment at any time up until seven years after the contract was entered into. If you request the Final Assessment within two years of the contract being entered into, the assessment must be supplied to you within seven business days. If you request the Final Assessment beyond two years but less than seven years, the assessment must be supplied to you within 21 business days. There is no charge for the supply of the Final Assessment.

Resolving complaints

We consider Internal Dispute Resolution (IDR) to be an important and necessary first step in the complaint handling process it gives us an opportunity to hear when we do not meet our customer's expectations and address them genuinely and effectively.

You can raise your complaint with us by:

- speaking to a member of our staff directly
- telephoning **1300 BENDIGO** (1300 236 244)
- website www.bendigobank.com.au/public/contact-us
- secure email – by logging into e-banking
- social media
- contacting Community Sector Banking if applicable on **1300 CSBANK** (1300 272 265) 8:30am – 5:00pm (AEST/AEDT) Monday to Friday; or Fax: (02) 4255 8420; or Email: customerservice@csbanking.com.au
- contacting the **Alliance Bank®** using the contact details for complaints shown on their website.

If you are not satisfied with the outcome of a complaint, the Customer Feedback Team is able to assist. You can contact the Customer Feedback Team by:

- telephoning 1300 361 911
8.30am – 5.00pm (AEST/AEDT)
Monday to Friday:
- emailing feedback@bendigoadelaide.com.au
- by completing the relevant Customer Feedback form or sending a letter to the Customer Feedback Team, Bendigo and Adelaide Bank Limited, Reply Paid 480, Bendigo VIC 3552

Alternatively (or following consideration by the customer Advocate) you may refer your complaint directly to the appropriate External Dispute Resolution scheme.

We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 931 678
Email: info@afca.org.au
Web: www.afca.org.au

Financial Difficulty

We understand there may be times when your personal circumstances change. Perhaps you have lost your job, suffered an illness or injury or have been impacted by a natural disaster.

If as a result you cannot afford the minimum repayment on your home loan, personal loan or credit card, and you would like us to consider if we can provide you with financial difficulty assistance, then please contact us immediately.

In many instances a temporary arrangement can be made quickly and efficiently over the phone.

Alternatively we may need to complete a more detailed assessment of your personal and financial circumstances to identify how we may be able to help you.

If you would like to apply for assistance, including a request for postponement of enforcement proceedings, please contact our dedicated Mortgage Help team on the below details:

- telephone: 1300 652 146 between
8.00 am and 5.00pm (AEST/AEDT) Monday to Friday
- fax: (03) 5485 7631
- email: MortgageHelpRetail@BendigoAdelaide.com.au

If you are not satisfied with the outcome of your request for assistance, you may choose to contact the Customer Advocate or our external resolution provider, the Australian Financial Complaints Authority (refer section titled 'Resolving complaints' for details).

Contact us

In person	At your nearest Bendigo Bank branch
On the phone	Call 1300 BENDIGO
Online	At bendigobank.com.au
By mail	The Bendigo Centre PO Box 480 Bendigo VIC 3552

Bendigo and Adelaide Bank Limited, The Bendigo Centre, Bendigo VIC 3550 ABN 11 068 049 178. AFSL/Australian Credit Licence 237879.

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