

Credit Guide

15 May 2025

About this Credit Guide

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

We are 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 our credit services.

This Credit Guide may be provided to you by our authorised staff as soon as practicable after it becomes apparent to us that we are likely to enter into a contract with you.

Throughout this Credit Guide references to “we”, “us”, or “our” are references to Bendigo and Adelaide Bank Limited.

Contact details

See your Home Loan Terms and Conditions for how you can contact us.

For lost and stolen cards please contact:

- From within Australia: 1800 035 383
- From Overseas: +61 3 5485 7872

Credit Assessment of your loan application

Before entering into a contract, we 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 us.

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:

- telephoning us on 1300 236 344 or if calling from overseas +61 3 5445 0666;
- write to us at Reply Paid P.O. Box 480, Bendigo, Vic, 3552; or
- online at www.bendigoadelaide.com.au/contact-us/resolve-a-complaint/

Alternatively, you may refer your complaint directly to the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

- GPO Box 3, Melbourne VIC 3001
- Telephone: 1800 931 678
- Email: info@afca.org.au
- Web: www.afca.org.au

Time limits may apply to refer a complaint to AFCA therefore you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

If your complaint relates to how we handle your personal information you can also contact the Office of the Australian Information Commissioner (OAIC):

- GPO Box 5218, Sydney NSW 2001
- Telephone: 1300 363 992
- Email: enquires@oaic.gov.au
- Web: www.oaic.gov.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: 1800 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 Australian Financial Complaints Authority (see 'Resolving complaints' section for details).