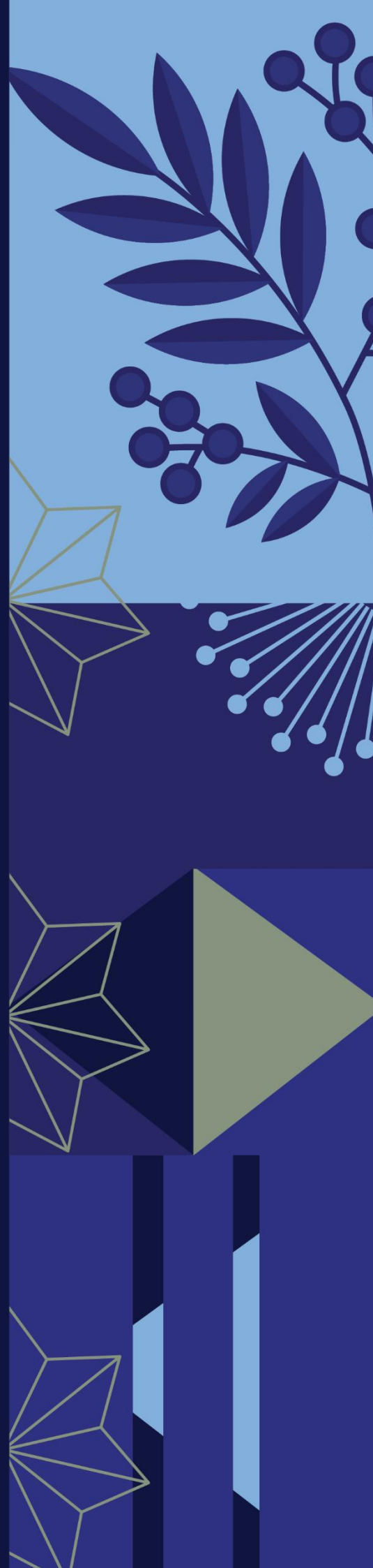


Credit Guide

Effective: 6 August 2024



**Australian
Military Bank**



Credit Guide

About us

Australian Military Bank has an Australian Credit Licence (No. 237 988) authorising us to provide credit products.

This Credit Guide is designed to help you decide whether to enter into a credit contract with us. It provides you with an understanding of what to expect when we provide credit to you. It also includes information about some of our obligations under the National Consumer Credit Protection Act 2009 (the National Credit Act).

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

- ▶ Residential home loans, including owner occupier and investment loans
- ▶ Credit cards
- ▶ Car loans
- ▶ Personal loans.

You may inquire and/or apply for our credit products online, through our branches or by calling 1300 13 23 28.

You may also receive additional documents when we provide credit products or other services to you.

Our obligation to make a credit assessment

Before entering into a credit contract or increasing a credit limit, we must assess if the credit contract or credit limit increase will be unsuitable for you.

In order to make this assessment we must:

- ▶ make reasonable inquiries about your requirements and objectives in relation to the credit contract or credit limit increase; and
- ▶ make reasonable inquiries about your financial situation and take reasonable steps to verify this information.

Obtaining this information helps us get a reasonable understanding of your need for credit as well as your ability to meet all the repayments, fees, charges and transactions associated with the proposed credit contract. The extent of the inquiries we undertake will depend on the circumstances.

We are prohibited by law from providing credit that is unsuitable for you.

A credit contract or credit limit increase will be unsuitable if at the time it is being provided to you it is likely that you will be unable to meet your financial obligations (e.g. repayments) under the credit contract or are unable to do so without substantial hardship.

If we assess that a proposed credit contract or credit limit increase is unsuitable for you, we cannot provide it to you. The contract will also be unsuitable if it does not meet your stated requirements or objectives.



Obtaining a copy of the assessment

You may request a copy of our credit assessment (at no cost to you). You can request a copy of the assessment before entering into the credit contract or obtaining the credit limit increase or at any time up to 7 years after you enter into the credit contract or your credit limit is increased.

Please note that we are not required to provide you with a copy of the assessment where the credit contract or credit limit increase does not proceed.

You have other rights to access personal information we collect about you under the provisions of the Privacy Act 1988 (Cth). Please refer to our Privacy Policy which is available from any branch or our website australianmilitarybank.com.au.

To request a copy of the assessment, please visit one of our branches or call 1300 13 23 28. Providing the assessment may take up to 21 business days depending on how long ago the assessment was completed.

Making a complaint

If you have a complaint or would like to provide us with any feedback, we would like to hear from you. We promise to listen to you and work to find a solution that is fair and reasonable. There is no fee for making a complaint.

If you want to make a complaint, you can contact us by:

Email: complaints@australianmilitarybank.com.au,

Telephone: 1300 13 23 28 from Australia or +61 2 9240 4122 from overseas
(8am to 6pm, Monday to Friday, Sydney time),

In person: at any one of our branches,

In writing: Member Resolution Team, Australian Military Bank, Reply Paid 151, Australia Square NSW 1214.

Our staff will advise you about our complaint handling process and the timeframe for handling your complaint. We have an easy-to-read guide about our dispute resolution system available at australianmilitarybank.com.au/discloseddocuments.

If you are not satisfied with the outcome of your complaint, you can lodge a dispute with the Australian Financial Complaints Authority (AFCA). They provide a free and independent complaint resolution service.

You can contact AFCA by:

- ▶ Phone: 1800 931 678 (free call within Australia)
- ▶ Email: info@afca.org.au
- ▶ Website: afca.org.au
- ▶ Mail: GPO Box 3, Melbourne VIC 3001

Updating this credit guide

We will publish minor changes to our Credit Guide on our website. If there are any material changes adversely impacting borrowers, they will be provided with a new copy.

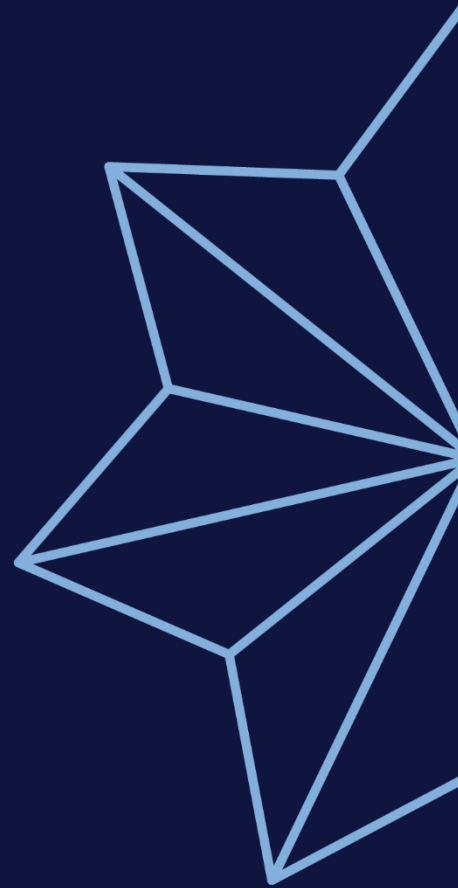
More information on borrowing from us

For general information about borrowing (including loan calculators to help you understand the effect of interest rates and fees and different loan options) please visit our website at australianmilitarybank.com.au.





**Australian
Military Bank**



Contact us

- ▶ 1300 13 23 28
- ▶ Visit your local branch
- ▶ service@australianmilitarybank.com.au
- ▶ australianmilitarybank.com.au

AMB-201-060824

