

Credit guide

This is the credit guide for your home loan.

Credit Provider

Macquarie Bank Limited
ABN 46 008 583 542
Australian Credit Licence 237502

1. About this guide


Thanks for considering us for your credit product. We want you to be well informed before you choose us as a credit provider, so it's important you read this guide carefully as soon as you receive it. This guide outlines:


- ▶ who we are
- ▶ how you can contact us
- ▶ how we assess suitability
- ▶ things you should know
- ▶ what to do if you're unhappy with us or our products.

2. About us

We are Macquarie Bank Limited. In this guide, we'll refer to ourselves as 'Macquarie Bank', 'we' or 'us'. We hold an Australian Credit Licence issued by ASIC.

3. How you can contact us

 **By phone**
Speak with your nominated representative or call our Client Services Team on 1800 007 722

 **By mail**
PO Box 3615, SYDNEY NSW 2001

 **By email**
homeloans@macquarie.com

4. Our suitability assessment

Under the National Consumer Credit Protection Act 2009 ('NCCP Act'), we are obliged to ensure that any loan or credit limit increase to a loan we provide is not unsuitable for you. To help us make sure we don't offer you something that is unsuitable for you, we'll ask you some questions so we can make a credit assessment which may include:

- ▶ details of your financial situation
- ▶ information about your requirements and objectives.

Based on this verified information, we won't offer you a new credit product, or credit limit increase on an existing loan with us, if we think it will be unsuitable for you.

We must find credit products or credit limit increases unsuitable for you if:

- ▶ you'll be unable to meet your financial commitments under the credit contract without substantial hardship (for example, if you can only repay by selling your family home)
- ▶ the contract won't meet your requirements and objectives.

It is therefore very important that the information you provide us is accurate. Even if we offer you a credit product or limit increase it is important that you consider whether the product will be right for you and whether you're certain that you will be able to meet your commitments under the credit contract.

If we approve your credit contract or limit increase, you can ask us for a copy of our assessment that your credit product is not unsuitable for you. Requests must be made within 7 years of the credit contract or limit increase date.


5. Things you should know


We don't make any promises about interest rates, the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It's important you understand your legal obligations under the loan and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

6. What to do if you are unhappy with us or our product

If you're unhappy with us or our products, please let us know:

 **By phone**
Speak with your nominated representative or call our Client Care Team on 1800 899 485

 **By mail**
The Complaints Officer
Macquarie Bank Limited
GPO Box 4294
Sydney NSW 1164

 **By email**
complaints@macquarie.com

7. How we handle complaints

Where possible, we'll try to resolve any concerns you raise immediately. However, sometimes we're unable to do this because there are complicated circumstances to investigate, which may include speaking with other parties. In these cases, the process can take longer. We'll let you know who is handling your complaint and how you can contact them.

If you're not satisfied with our handling of a matter, you can request for your complaint to be reviewed free of charge by either the Customer Advocate or by contacting the Australian Financial Complaints Authority (AFCA).

The Customer Advocate's role is to review the reasonableness and fairness of the outcome of your complaint. You can contact our Customer Advocate using the below details:

The Customer Advocate
Macquarie Bank Limited
GPO Box 4294, Sydney NSW 1164
Tel: 1800 898 307
Email: customeradvocate@macquarie.com

AFCA provides independent financial services complaint resolution. You may lodge a complaint with AFCA if your complaint relates to a Macquarie product or service and you're not satisfied with our response after 45 days. You can contact AFCA using the below details, quoting membership number 10019:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Tel: 1800 931 678 (free call)
Email: info@afca.org.au
Website: www.afca.org.au