



MACQUARIE BANK

Credit guide

Macquarie Credit Cards



Credit guide

Credit provider

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

About this guide

Thank you for considering Macquarie Bank Limited for your credit product.

We want you to be well informed before you choose us as a credit provider, so it is important you carefully read this guide as soon as you receive it. This will tell you about:

- who we are
- how you can contact us
- how we assess suitability
- what to do if you are unhappy with us or our products.

About Macquarie Bank Limited

We are Macquarie Bank Limited. In this guide we will refer to ourselves as “Macquarie Bank”, “we” or “us”. We hold an Australian Credit Licence issued by the Australian Securities and Investments Commission (ASIC).

Macquarie Bank's 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 arrange is not unsuitable for you. To help us make sure we don't offer you something that is unsuitable, we will ask you some questions so we can make a credit assessment:

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

Based on this verified information, we will not 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 will be unable to meet your financial commitments under the credit contract without substantial hardship (eg if you can only repay by selling your family home), or
- the contract will not 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 are comfortable 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 your credit assessment.

If you ask us within seven (7) years of the date of the loan contract or credit limit increase, we must provide you with a copy of our credit assessment of your application. We are only required to give you a copy of the credit assessment if a loan contract is entered into or the credit limit is increased.

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

If you are unhappy with Macquarie Bank or our products please let us know by calling us on **(02) 8232 3333**, or you can email us at **complaints@macquarie.com** or write to The Complaints Officer, Macquarie Bank Limited, **PO Box 4294, Sydney NSW 1164**.

How we handle disputes

Where possible, we will try to resolve any concerns you raise immediately. However, sometimes we are 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 will let you know who is handling your dispute and how you can contact them.

If we cannot satisfy your concerns you can contact the Australian Financial Complaints Authority (AFCA), a free and independent dispute resolution service.

You can contact AFCA by calling **1800 931 678**, visiting the website at **afca.org.au** or by writing to the Australian Financial Complaints Authority, **GPO Box 3, Melbourne VIC 3001**.

Things you should know...

You should always rely on your own enquiries in relation to this credit product.

We do not provide legal or financial advice. It is important you understand your legal obligations under the credit contract, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any credit contract.

**For more information about
Macquarie Credit Cards: call us on
1300 150 300, visit our website at
[macquarie.com.au/everyday-banking/
credit-cards](http://macquarie.com.au/everyday-banking/credit-cards)
or fax us on (02) 8232 3350**

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