

Credit Guide

Effective 01 December 2011



People first.

This Credit Guide (CG) contains information about our responsible lending obligations and dispute resolution procedures. If you have any queries, you can contact us by phoning 13 14 22 or writing to us at PO Box 190 Toowoomba Qld 4350.

We will not make an unsuitable contract with you

We are not permitted to enter into a credit contract or increase the credit limit of an existing credit contract if the contract would be unsuitable for you. A contract will be unsuitable for you if at the time of our assessment it is likely that you will be unable to comply with your financial obligations under the contract or could only do so with substantial hardship, or if the contract will not meet your requirements and objectives.

In order to ensure that we do not enter into a contract with you that is unsuitable, we are required to make reasonable inquiries about your financial situation, your requirements and objectives and to take reasonable steps to verify your financial situation.

We will make an assessment that the contract is not unsuitable for you

We are required to assess that the credit contract is not unsuitable for you before we enter into the contract or agree to increase your credit limit.

If you request a copy of the assessment before entering into the credit contract or increasing your credit limit, we will give you a copy of the assessment before entering into the contract or increasing your credit limit.

You may also request a copy of the assessment within 7 years of the date the contract is entered or your credit limit is increased. If your request is made within 2 years, we will provide you with the assessment within 7 business days of your request, otherwise we will provide you with the assessment within 21 business days. We will not charge you a fee for providing the assessment.

If you have a dispute in relation to your credit contract

If you have a complaint or dispute you can:

- call us on 13 14 22 or
- visit one of our branches and talk to our staff or
- write to us at PO Box 190, Toowoomba, Qld, 4350 or
- fax us on 07 4694 9780 or
- email us at feedback@heritage.com.au.

If you are unsatisfied with the outcome you can go to the Financial Ombudsman Service by calling them on 1300 780 808 or lodging a complaint online at www.fos.org.au.