

Our details.

We're always happy to hear from you.

ME Bank – a division of
Bank of Queensland Limited
Reply Paid 1345
Melbourne VIC 8060

13 15 63
mebank.com.au

ME Bank is a division of the credit provider,
Bank of Queensland Limited ABN 32 009 656
740 (Australian Credit Licence Number 244616)
(**we, us** and **our**).

Your credit assessment.

Making sure the contract's suitable.

We need to assess everyone who applies
for credit to determine their ability to service
the credit we provide without causing
substantial hardship.

Under the National Consumer Credit
Protection Act 2009 credit providers are
required to act in a fair and honest manner
and living by these values is a big part of who
we are.

If a credit contract is unsuitable for you, we
must not enter into the contract or increase
the credit limit of the contract.

A contract is unsuitable if, at the time of the
assessment, it's likely that by entering into
the contract with you or increasing the
credit limit:

- You won't be able to comply with your
financial obligations under the contract
or could only comply with substantial
hardship; or
- The contract won't meet your
requirements or objectives.

We might also decline your application for
other reasons.

**“I've always
wanted
a credit
guide!”**

– Here's one to call your own

ME Bank – a division of Bank of Queensland Limited
ABN 32 009 656 740
AFSL and Australian Credit Licence Number 244616
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 **Credit guide**

Your assessment.

Getting a copy is easy.

If your assessment is successful, we're required to keep a copy of it for seven years from the day we enter into the credit contract with you, or increase the credit limit.

Get in touch if you'd like a copy of your assessment and we'll give you one without charge. Based on the time you made your request we'll send you a copy:

- Before you enter the contract or increase the credit limit if you ask us to before this time;
- Within seven business days if you ask us within two years of entering into the contract or increasing your credit limit; or
- Within 21 business days if you ask us more than two years after entering into the contract or increasing your credit limit.

We don't have to provide a copy of the assessment if the contract is not entered into or if the credit limit increase is not approved.

Information for a guarantor.

A guarantor can also request a copy of the assessment, free of charge.

Resolving disputes.

What to do if something's gone wrong.

- a. If you believe an error or unauthorised transaction has been made on your account, or are dissatisfied with our products, services or staff, please contact us immediately. We'll acknowledge your complaint promptly. We may ask you to put it in writing to:
 - If the complaint is about unauthorised transactions:
Card Services
ME
Reply Paid 1345
Melbourne VIC 8060

- a. If the complaint is about anything else:
Customer Relations Manager
 - by mail: ME, Reply Paid 1345,
Melbourne VIC 8060.
- b. If your complaint is credit-related and involves a default notice, we'll provide our response no later than 21 days after receiving it.
- c. If your complaint is credit-related and involves a hardship notice or request to postpone enforcement proceedings, we'll provide our response no later than 21 days after receiving it unless:
 - we don't have sufficient information about a hardship notice to make a decision. We'll then, within that 21 days, request you to provide the information we need. You'll then have an obligation to provide the information within 21 days of receiving our request. Once we have received the requested information, we'll have a further 21 days to provide our response. If we don't receive the requested information within 21 days of requesting it, we'll have 7 days to provide our response.
 - we reach an agreement with you about a hardship notice or request to postpone enforcement proceedings. We'll then confirm the terms or conditions in writing within 30 days.
- d. In relation to all other types of complaints, we'll provide you with a written response within 30 days of receiving your complaint, except where:
 - your complaint is about unauthorised transactions to which card scheme rules apply – we'll then provide a response within the timeframes set out in the scheme rules unless the next paragraph applies;

- a. by the end of the fifth business day after receiving it we've resolved it to your satisfaction (unless you request a written response) or, if we can take no further action to reasonably address it, we've given you an explanation and/or apology; or
- b. there's no reasonable opportunity for us to provide the response within 30 days because resolution of your complaint is particularly complex and/or circumstances beyond our control are causing complaint management delays – but we'll then notify you within 30 days about the reasons for the delay and of your right to complain to the Australian Financial Complaints Authority (AFCA).
- e. Our written response to a complaint will inform you of the outcome of your complaint and of your right to take it to AFCA.
- f. AFCA's contact details are as follows:

Mail: Australian Financial
Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Website: afca.org.au