

CREDIT GUIDE.

We have provided you with this credit guide because we may enter into a credit contract with you regulated by the National Consumer Credit Protection Act, however by providing this credit guide we are not representing that we will give you credit.

The National Credit Protection Act regulates credit provided in Australia to individuals for personal, domestic or household purposes and for investment in residential property. The Act does not apply to companies, Norfolk Island borrowers or to borrowers of credit provided wholly or predominantly for investment (other than in residential property) or for business purposes (or for both purposes).

The Commonwealth Bank of Australia, Australian credit licence 234945, is the credit provider. You can contact us by calling into any of our branches or you can call 13 22 24.

We will not enter into an unsuitable contract with you

We will not enter into a contract, or increase the approved credit limit of your current contract, if it would be unsuitable for you. A contract will be unsuitable for you if you will be unable to comply with your financial obligations under the contract without suffering substantial hardship, or if the contract does not meet your stated requirements and objectives.

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

We will provide a copy of our assessment if you ask

We are required to make an assessment that the credit contract or increase in credit is not unsuitable before we enter into a credit contract with you or agree to increase your current approved credit limit.

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

You may also request a copy of the assessment within 7 years of the date the contract is made 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 over your credit contract

In the event of a dispute, you should first discuss the matter with us to see whether we can satisfactorily resolve your concerns. You may tell us of your concerns in any of the following ways;

- ◆ Call into one of our branches
- ◆ Phone our Customer Relations team on 1800 805 605
- ◆ If you're overseas, call +61 2 9841 7000
- ◆ Complete the online feedback form
- ◆ Or write to us at:
Customer Relations
Commonwealth Bank Group
GPO Box 41
Sydney, NSW, 2001

In the event that we are unable to resolve the dispute to your satisfaction, you may apply to the Australian Financial Complaints Authority (AFCA). AFCA is an impartial, independent and free external dispute resolution scheme to resolve disputes. Before AFCA can investigate the matter, you must have first given us the opportunity to review it.

The contact details for AFCA are:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

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