

Credit Guide

Effective Date
1 October 2015



Introduction

The Rock - A division of MyState Bank Limited (MyState), provides credit under the Australian Credit Licence held by MyState. This Credit Guide provides you with an understanding of what to expect from us when we provide credit to you. The Guide includes information about some of our obligations under the *National Customer Credit Protection Act 2009* (the National Credit Act).

You may also receive other documents when we provide services or credit to you.

Updating this Credit Guide

All details are current as the date of this Credit Guide. We will publish minor changes on our website. We will update the Credit Guide if there are any material changes adverse to borrowers.

Borrowing money from us

Under the National Credit Act we are prohibited from providing you with credit under a credit contract if the contract will be unsuitable for you.

Similarly, we are prohibited from increasing the limit of an existing credit contract, if the new limit will be unsuitable for you.

A credit contract, or credit limit increase is unsuitable for you if at the time the contract is entered or limit increased it is likely that:

- you will be unable to comply with your financial obligations under the contract or could only comply with substantial hardship at that time; or
- the contract or increase does not meet your requirements and objectives at that time.

Our obligation to make a credit assessment

Before providing you with credit, we must make a preliminary assessment as to whether the contract or increase in limit will be unsuitable for you. In order to make this assessment we must:

- make reasonable inquiries about your requirements and objectives in relation to the credit contract; and
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify your financial situation.

Obtaining this information helps us get a reasonable understanding of your need for credit as well as your ability to meet all the repayments, fees, charges and transaction associated with the proposed credit contract. The extent of the inquiries we undertake will depend on the circumstances.

Your right to receive a copy of the credit assessment

You have the right to request a copy of our assessment of your suitability. You may request a copy of the credit assessment up to seven years after the day on which the credit contract is entered or the credit limit is increased.

Note - you are only entitled to receive a copy of your assessment if your loan is approved or credit limit increased.

You have other rights to access personal information we collect about you under the provisions *Privacy Act 1988 (Cth)*. Please refer to our Privacy Policy which is available at any Rock branch, by calling 1800 806 645 or at therock.com.au

More information on borrowing from us

For general information about borrowing (including loan calculators to help you understand the effect of interest rates and fees and different loan options) go to our website at therock.com.au

Complaints and feedback

We work hard to deliver the best banking experience possible to our customers. We value your opinion, so if a product or service does not meet your expectations, we want to know about it.

Our team is here to listen, and ready to help you resolve any complaints or concerns you may have. Plus, your feedback gives us the opportunity to better our products and services, which is something we continually strive to do. So if you have a complaint, concern, suggestion or just wish to give some feedback, please don't hesitate to get in touch.

Making a complaint

When you make a complaint we will:

- try to resolve the matter on the spot - in most situations we can do this;
- keep you up to date on our progress;
- work hard to resolve your matter within 21 days;
- let you know in writing if we require more information or more time to investigate your matter; and
- provide you with a final response within 45 days.

If we are unable to provide a final response to your complaint within 45 days, we will inform you of the reasons for the delay.

To help us get the best understanding of your concern, we recommend that you:

- be prepared with any supporting documents or evidence you think will help clarify your concern; and
- be as clear as possible about what has happened.

To make a complaint

Step 1 Talk to us

In most situations, we will be able to resolve the matter for you on the spot. Call us on 1800 806 645 or visit your nearest branch.

If you prefer to put your complaint in writing, you can email or write to us, or complete and return the Complaints, Compliments & Feedback form available at therock.com.au.

Phone 1800 806 645
Email feedback@therock.com.au
Mail Complaints Officer
The Rock
PO Box 562
ROCKHAMPTON QLD 4700

If your complaint is complex or needs a detailed investigation, we will make sure that it is referred to the right department promptly and will respond to your complaint as quickly as possible.

Step 2 Ask for your complaint to be reviewed

If you are not satisfied with our initial response, you can request the matter be reviewed by a Rock Senior Manager. You can contact us by phone, in writing by mail or email, or in person at your nearest branch. Please let us know your customer number, the reason why you are not satisfied with our initial response and the outcome you are seeking. We will make sure that it is referred straight away to an appropriate Senior Manager for review and a response.

Step 3 External review

Should you remain unhappy with our final response, you have the right to have your claim dealt with by the Financial Ombudsman Service (FOS). FOS is an external dispute resolution scheme approved by the Australian Securities and Investments Commission. FOS is an independent organisation offering free and accessible dispute resolution services to financial services consumers across Australia. Complaints lodged with FOS are dealt with under the membership held by MyState Bank Limited.

You can contact FOS by:

Phone 1300 780 808
Fax 03 9613 6399
Post GPO Box 3
Melbourne VIC 3001
Email info@fos.org.au
Web www.fos.org.au

For information regarding complaints about your privacy refer to our Privacy Policy available at therock.com.au or by calling us on 1800 806 645 or dropping into your nearest branch.

How to contact The Rock

1800 806 645
therock.com.au

Mail: The Rock
PO Box 562
Rockhampton QLD 4700
Email: rock@therock.com.au

The Rock - A division of MyState Bank Limited (MyState)
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