

Credit Guide

March 2012

This Credit Guide and other disclosure documents that we may give you, are important documents. These documents are all written in English. You need to ensure that you read and understand these documents before you make a decision to obtain credit. If you are unable to read English you should get help from an independent translator to interpret this material.

What is a Credit Guide?

This Credit Guide is designed to assist you in understanding the credit services offered by Citigroup Pty Limited ABN 88 004 325 080 Australian Credit Licence No. 238098 ("the Credit Provider"). The Credit Provider holds an Australian Credit Licence (ACL) issued by the Australian Securities and Investments Commission (ASIC). This Credit guide outlines the types of credit services and credit contracts that the Credit Provider provides, gives information on the Credit Provider's obligations to you with respect to providing those services, and if necessary, how to make a complaint.

How you can contact us?

You can contact the Credit Provider by:

- calling **1300 55 72 72** (within Australia) or **+ 61 7 3336 2222** (from overseas) and selecting Option 1 "Credit cards" to speak to a Citigroup representative
- mailing GPO Box 40, Sydney NSW 2001

How do we engage in credit activities and provide credit services?

The Credit Provider engages in credit activities by entering into credit contracts with you. These contracts include:

- credit cards
- temporary or ongoing credit limit increases

The Credit Provider provides credit services by suggesting to you or assisting you with applying for new credit products; suggesting to you or assisting you to increase limits on your credit products, or suggesting to you that you remain in a credit product. The Credit Provider also engages third parties to provide credit services to you.

How will we provide credit contracts to meet your needs and circumstances?

Before entering into a credit contract with you for new or increased credit, the Credit Provider will perform a credit assessment. This assessment will involve making enquiries as to your financial circumstances, an assessment of your requirements and objectives, and performing certain verifications of the financial information.

The purpose of the assessment is to check, based on the information supplied, that you will be able to comply with the credit contract or credit limit increase agreement and that complying will not create a situation of substantial hardship for you, and to ensure that the contract meets your needs and objectives. This is a legal obligation of the Credit Provider. If it is likely that you will only be able to meet your repayment obligations by selling your principal place of residence, it must generally be presumed that you would only be able to comply with your obligations with substantial hardship, and such a credit contract or credit limit increase agreement will not be entered into.

It is important that you provide complete and accurate information about your current financial situation, and also about any likely future changes that may impact your ability to repay the loan without facing financial hardship.

Obtaining a copy of the credit assessment

Before entering into the credit contract or credit limit increase agreement, you may request a written copy of the credit assessment, in which case the assessment must be supplied before the contract is entered into.

You may also request a copy of the credit assessment at any time during the 7 years after the day the credit contract is entered into or the limit increased. In this case, if the request is made within the first 2 years, then the assessment must be supplied to you within 7 business days. If the request is made beyond the first 2 years, then the assessment must be supplied to you within 21 business days. There is no charge for the supply of the credit assessment.

Note: We are not required to provide you a copy of the assessment if the credit application or increase has been declined or if the credit contract your request relates to was entered into or credit limit increase occurred before 1 January 2011.

What should you do if you have a complaint?

If you have a complaint about the service provided to you, you should take the following steps:

1. Contact your Credit Provider's representative

In the first instance please contact the Credit Provider's representative who provided you with the particular service and tell them about your complaint and they will try to resolve this.

2. Contact our Customer Advocacy Unit

If you have raised your concern with the Credit Provider's representative and the matter has not been resolved to your satisfaction, our Customer Advocacy Unit can assist. There are three ways you can lodge your complaint:

- **By telephone**

Call 1300 443 609 (toll free within Australia) or + 61 733 362 222 (from overseas) between 9am - 5pm Monday to Friday (AEST)

- **In writing**

Mail your written complaint to: Citigroup Pty Limited Customer Advocacy Unit, GPO Box 40, Sydney NSW 2001

Alternatively you can send your written complaint to 02 8225 5131 by fax.

- **By email**

Email us at any time through www.citibank.com.au by selecting 'Contact Us' from the bottom of the homepage.

Once you have contacted the Credit Provider, we will begin the process of investigating and resolving your complaint. We will try to resolve your complaint quickly and fairly. We will endeavour to resolve your complaint within 3 business days, however some complaints do take more time than others. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an update on our progress. Should it take longer than 45 days, we will contact you in writing to provide an explanation of the reason for the delay.

3. Alternate dispute resolution schemes

If you do not feel your complaint has been resolved in a satisfactory manner, or if you have not received a response after 45 days, you can contact the Financial Ombudsman Service Limited (FOS). FOS offers an independent alternative dispute resolution service to customers who have been through the bank's internal complaint process.

How to contact FOS

Post GPO Box 3, Melbourne VIC 3001
Phone 1300 78 08 08*
Fax 03 9613 6399
Email info@fos.org.au
Website www.fos.org.au

*9am - 5pm AEST. Calls will be charged for the cost of a local call from landlines. Calls from mobile phones will be charged at the applicable rate from your carrier.

- The Australian Securities and Investments Commission (ASIC) also has a free information line on **1300 300 630** that can be used to get more information on your rights, and how to make a complaint.