



Best practice service standards for our customers

Bank of Queensland Margin Lending Customer Commitment 2006

We are committed to providing you with the best possible service and have developed this well defined set of quality service standards so that you can be confident in your dealings with us.

Simple Products, Fees and Charges

Our aim is to provide you with a competitive streamlined margin loan to assist in your wealth creation. Product fees and charges are fully disclosed in brochures to give you transparent product information.

Premium Customer Service

The professional Account Management Team will provide you with efficient and courteous service at all times.

Phone Service:

Phone 1300 78 37 09

- The Account Management Team is available Monday to Friday between the hours of 8:00am to 6:00pm (AEST).
- Your phone call will be answered by a member of the Account Management Team within five rings.

Fax Service:

Fax 1300 78 37 16

- As requests by fax are usually transaction specific, processing time will depend on the information you require.
- You can contact the Account Management Team if you are uncertain about the processing time relating to your fax request.

Email Service:

Email boq@marginlending.com.au

- Requests or queries on an existing account will be answered within one business day.

Internet Service: Margin Lending Online

Internet www.boq.com.au

- Bank of Queensland's customer service website is available by clicking on Margin Lending under ONLINE SERVICES and allows you to sign in, monitor your accounts and view portfolio information online.
- You will receive a Margin Loan Access Code five business days from when your account is opened.
- Margin Lending Online gives you access to all relevant forms and calculators.
- It is password protected to provide you with absolute security.
- Please contact the Account Management Team if you require any assistance using Margin Lending Online, including resetting your password.

Mail Service: Statements

You will receive half-yearly loan statements for your record keeping purposes. These statements detail your loan balance, a summary of your investments and an itemised record of your transactions.

Personal Information and Privacy

We greatly value your privacy and keep all your personal information confidential in accordance with the Lender's privacy policy which can be found on Margin Lending Online.

Easy Account Administration

We seek to provide you with timely and efficient administrative processes.

Loan Application and Approval Decision

- Email notification of the loan approval decision for your loan will be sent to your financial adviser or Branch Manager within 24 hours of receipt of your application, when received by 3:00pm (AEST) on any given business day. If received after 3.00pm (AEST), your financial adviser or Branch Manager will receive notification the following business day (processing time for applications greater than \$3 million may exceed this).

Account Opening

- You will receive a confirmation letter two business days from your loan application approval date.

Transfers

- There are different types of transfers (eg: cash, shares and managed funds) which differ in delivery times.
- The table below indicates the relevant service standards applicable to transfers.

Transparent Reporting and Communications

We aim to give you clear and concise reporting to assist you in interpreting your statements. We will simplify all other communications such as brochures and letters by using plain English.

Customer Satisfaction Commitment

We are proactive in ensuring these service standards are adhered to at all times. We value your opinion and encourage you to provide feedback so we can improve our service.

We will answer and resolve all customer complaints in a timely manner and keep you informed throughout the process.

Resolution Timeframes

- We will acknowledge all enquiries on the same business day if received before 2.00pm (AEST).
- We will call or write to you within one business day to advise you of the status of your enquiry. Should the enquiry not be able to be resolved within one business day, we will continue to update you every two business days.

To provide feedback, simply download the Feedback Form from Margin Lending Online and send it to:

Email boqservice@marginlending.com.au

Phone 1300 78 37 09

Bank of Queensland Margin Lending
GPO Box 3125 SYDNEY NSW 2001

Type of Transfer	Transfer Completed
Transfer of shares from another broker to the Lender	48-72 hours
Transfer of issuer sponsored shares to the Lender	Up to 48 hours if transfer is to exactly the same name and address Up to 10 days if transfer is to a different name and address
Off market share transfer	New accounts: 8 days from receipt Existing accounts: 5 days from receipt, or 3 days from receipt if being transferred within the facility
Managed fund pledge/application/redemption/switch/administration	Up to 48 hours to be forwarded to the fund manager for processing. (Processing time varies with different fund managers)
Funds transfer to nominated bank account	Overnight if received before 2:00pm (AEST) on any given business day. Overnight on the following business day if received after 2:00pm on any given business day.

1300 78 37 09
boq.com.au

Macquarie Bank Limited ABN 46 008 583 542 ("the Lender") is the Lender under the Bank of Queensland Margin Loan. The Bank of Queensland Limited ABN 32 009 656 740 (Bank of Queensland) does not guarantee or otherwise support the Lender's obligations under the Loan and Security Agreement for the Bank of Queensland Margin Loan. Bank of Queensland distributes the Bank of Queensland Margin Loan under an Agreement with the Lender. Accordingly, reference in this brochure to "Margin Lending", "we", "us" and "our" may depending on the context be reference to the Lender. Further details on the Lender's role is set out in the Loan and Security Agreement for the Bank of Queensland Margin Loan.