



BOQ Credit Guide.

Credit Cards

November 2025

Bank of Queensland Limited (BOQ, we or us) provides in this Credit Guide information relevant to any credit assistance it provides in connection with credit cards issued by National Australia Bank Limited ABN 12 004 044 937 Australian Credit Licence No. 230686 (“NAB”).

Credit cards

(a) Card issuer

If you apply for a credit card through BOQ, that credit card will be issued by NAB. BOQ is not the issuer of the credit card even though BOQ’s name and logo may appear on the card, any related correspondence and statements, and even though information regarding the card account can be accessed through BOQ internet banking.

(b) Inquiries, verification and assessments

Prior to approving a credit card application (or an application for a credit card limit increase) NAB is required by law to undertake certain inquiries, take steps to verify information and make an assessment as to whether the credit card (or the limit increase) is unsuitable for you. Copies of assessments as to unsuitability made in relation to credit card applications (and applications for credit card limit increases) can be obtained from NAB.

(c) No fees or charges for BOQ assistance with credit cards

While NAB may charge interest, fees and other amounts in connection with credit cards it issues, BOQ does not impose any fees or charges for providing any assistance or other services in relation to credit cards, such as assisting with credit card applications or applications for credit card limit increases.

(d) Commissions to third parties

From time to time, we may pay a fee for the referral of business to us by third parties such as industry associations and/or other partners which include online comparison sites. You may, on request, obtain details of any commissions and fees that we may pay and how the amount was calculated.

Commissions and volume bonus arrangements

(a) Payable by NAB to BOQ

NAB pay us monetary incentives for approved credit cards applied for through us.

These incentives are comprised of a maximum initial commission of up to \$300 (exc GST) when the account has been approved and a transaction has been made on the BOQ Credit Card account (depending on what type of credit card and offer you applied for).

There is a volume bonus arrangement in place with NAB and BOQ under which BOQ may receive additional commission. You can contact BOQ to obtain an estimate of this indirect remuneration and how it is worked out. These amounts are not payable by you.

(b) Payable by BOQ to staff and credit representatives

BOQ and/or NAB may offer non-monetary incentives to BOQ staff for achieving performance targets. These targets are aimed at attracting and retaining customers, are not linked to individual transactions or customers, and are discretionary.

Non-monetary incentives can include prizes and awards, or events in recognition of customer service, banking excellence and innovation. These incentives are based on achievement of individual performance metrics which may include:

- Customer service orientation;
- Coaching;
- Teamwork;
- Sales ability;
- Initiative; and/or
- Compliance.

If you have a complaint

(a) Our Service Commitment

At BOQ, we are committed to providing an exceptional customer experience. If at any time our service doesn't meet your expectations, or something has gone wrong, we want to hear from you so we can address your concerns.

(b) How to contact us

There are a number of ways to contact us:

- Contact your local BOQ Branch Manager or Business Banker
- Complete the online complaints form at www.boq.com.au/help-and-support/feedback-and-complaints
- Contact our Customer Relations department via:

Email: customerresolutions@cards.boq.com.au

Telephone: **1300 55 72 72** (toll free within Australia) or **+61 7 3336 2420** (from overseas) between 8am-6pm Monday to Friday (AEST)

In writing to: BOQ – Customer Resolutions, Reply Paid 2870, Melbourne VIC 8060

Giving us as much information as possible when you raise your concerns will assist in resolving things faster. We may share information about complaints with NAB to assist in the resolution of the complaint. Any information shared with NAB

(c) How your complaint will be handled

We'll aim to address your complaint as quickly as possible. If we can't do that, it may mean your complaint requires more investigation, or we need more information, before we can provide an outcome. If we need more information from you, we'll ask for it.

We aim to resolve complaints within 30 days, or 21 days for complaints related to financial hardship, default notices or requests to postpone enforcement proceedings.

If we need more time, we'll explain why and tell you when you can expect to hear the outcome of your complaint.

For more information on how we handle complaints, you can view our complaint guide at: www.boq.com.au/help-and-support/feedback-and-complaints

(d) What to do if your complaint has not been resolved

We are committed to resolving any complaints directly with you, however if you feel that an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Telephone: **1800 931 678** (free call)

Email: info@afca.org.au

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

How can you contact us?

You can contact us by:

- Calling our Customer Contact Centre on **1300 55 72 72** (toll free within Australia) or or **+61 7 3336 2420** (from overseas) between 8am-6pm Monday to Friday (AEST)
- Writing to us at **GPO Box 9992, Melbourne VIC 3001**
- Visiting your local branch



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AFSL and Australian Credit Licence No 244616.

boq.com.au
1300 73 77 66