

BOQ Credit Guide

1 March 2023

Bank of Queensland Limited (**BOQ, we or us**) provides in this Credit Guide information relevant to the following types of credit provided by BOQ to one or more individuals or strata title corporations:

- Home Loans;
- Residential property investment loans; and
- Some lines of credit; and
- Personal loans.

These types of credit are referred to below as **Relevant BOQ Products**.

If you apply for a credit card through BOQ, that credit card will be issued by National Australia Bank Limited ABN 12 004 044 937, Australian Credit Licence 230686. 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. For further information, please ask us for a copy of the BOQ Credit Guide (NAB Credit Cards).

Inquiries, verification and assessments

- Prior to providing to you any Relevant BOQ Product (or a credit limit increase for a Relevant BOQ Product) BOQ will:
- make inquiries about your requirements and objectives in relation to the Relevant BOQ Product (or the credit limit increase) and your financial situation;
 - take steps to verify the information you provide regarding your financial situation; and
 - make an assessment on whether the Relevant BOQ Product (or credit limit increase) is not unsuitable for you.

The Relevant BOQ Product (or credit limit increase) will be assessed as unsuitable for you if:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with the resulting financial obligations; or
- it is likely you would only be able to comply with the resulting financial obligations with substantial hardship.

BOQ is prohibited by law from providing a Relevant BOQ Product (or credit limit increase) if it is assessed to be unsuitable for you. It is therefore important that all the information you provide is complete and accurate.

If you request a copy of the assessment made in relation a Relevant BOQ Product (or credit limit increase) which you have applied for or which has been provided to you, BOQ is required by law to provide that copy without charge:

- prior to entering into the contract with you for the Relevant BOQ Product (or increasing the credit limit), if the copy is requested prior to the contract being entered into (or the credit limit increased);
- within 7 business days, if the copy is requested within 2 years of the day on which the contract for the Relevant BOQ Product is made (or the credit limit increased); or
- within 21 business days, if the copy is requested more than 2 years, but within 7 years, of the day on which the contract for the Relevant BOQ Product is made (or the credit limit increased).

We are not required to provide you with a copy of the assessment if the application for credit or an increase in credit has been declined.

If you have a problem, complaint or dispute

Our service commitment

At BOQ we are committed to providing our customers with innovative banking solutions and the best customer service experience. Resolution of problems is a priority for us. If at any time our service does not meet your expectations we would like you to let us know.

How to contact us

If you have a complaint, there are a number of ways to contact us:

- Contact your local branch manager or Business Banker.
- Call us on 1300 55 7272. Visit www.boq.com.au/contact-us for our operating hours.
- Complete the online complaints form at www.boq.com.au/feedback-and-complaints
- Contact our Customer Relations Department via:

Email: customer.relations@boq.com.au

Call: 1800 663 080

Write to: Customer Relations,
Reply Paid 2258
Brisbane QLD 4001

How will your complaint be handled?

If we cannot solve your problem on the spot, we will let you know who is handling your complaint and how long it is likely to take for it to be resolved.

For further information about how we handle complaints, ask our friendly staff for a copy of our Complaint Guide or alternatively download a copy available on our website.

What to do if you feel your complaint has not been resolved

If you're unhappy with our response you can approach the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent complaint resolution service for financial services. To contact them you can:

Call: 1800 931 678

Email: info@afca.org.au

Online: www.afca.org.au

Write to: GPO Box 3
Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) has an information line: 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

Credit representatives

A number of BOQ's branches are operated by franchisees appointed under agency agreements with BOQ. Those franchisees and the staff of those franchisees engaged in credit activities have been appointed as credit representatives of BOQ. As required by law, BOQ takes responsibility for all credit activities related to BOQ's business in which those credit representatives engage.

How can you contact us?

You can contact us by:

- calling our Customer Contact Centre on 1300 55 72 72. Visit www.boq.com.au/contact-us for our operating hours.
- e-mailing us via the "contact us" page on our website – www.boq.com.au
- writing to us at GPO Box 898, Brisbane QLD 4001
- visiting your local branch