

How can I obtain a copy of the assessment?

In most cases, we will provide you with a written copy of our assessment with your loan documents.

You can ask us for a copy of the assessment at any time before you enter the credit contract or the credit limit is increased. If you make such a request, the credit contract will not be entered into the credit limit increased until we have provided the assessment to you. You should receive the assessment immediately if the information on the assessment document is incorrect or has changed.

You can also ask us for a copy of the written assessment up to 2 years after the date the credit contract was entered into or 2 years after the date the credit contract was entered into if the credit limit was increased.

If you request for a copy of the assessment is made after you have entered into the credit contract of the credit limit was increased, a written copy of the assessment will be provided to you:

• Within 2 business days of receiving your request if the request is made within 2 weeks from the day you entered into the credit contract of the credit limit was increased.

• Within 5 business days of receiving your request if the request is made more than 2 weeks but less than 2 months from the day you entered into the credit contract of the credit limit was increased.

Who can I contact if I have a problem or complaint?

We can help you with any complaints you might have and we would like to hear from you. If you have a complaint, you should contact us first. You can contact us by phone, email or in person. We will try to resolve your complaint as quickly as possible.

Most problems can be resolved by talking to the people who provided your financial services and your local financial services or telephone financial contact centre on 13 11 22. You can also tell us by email or by post.

You can also tell us of your complaint in any of the following ways:

- Telephone us 1800 888 325 (Free call)
- Send us a fax 1300 161 331 (cost of a local call)
- Write to us at: National Financial Complaints Unit, Office (M1028) GPO Box 1423 Brisbane QLD 4001
- Email us at: nfc@nfc.com.au
- Visit us online: www.nfc.com.au/contact-us
- Visit us in person: www.nfc.com.au/contact-us

If we are unable to resolve your complaint within 24 months we will acknowledge your complaint within 3 days and endeavour to resolve it within 21 days.

If you are not satisfied with the outcome of your complaint or the way it was handled, please let us know.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent financial services complaint resolution service to consumers and some small businesses.

You can contact AFCA by:

- Telephone: 1800 831 838
- Address: Australian Financial Complaints Authority, AFCA, GPO Box 3 Melbourne VIC 3001
- Website: www.afca.gov.au
- Free phone: 1800 831 838

If you want more information on this service, please see us for a brochure.