

Credit Guide

This Credit Guide will assist you, when choosing your provider of credit services. This Guide contains information about bcu's credit products and services, remuneration, commission and other benefits, dispute resolution, what to do if you have a complaint and how to contact us.

bcu's credit products and services

bcu has an Australian Credit Licence number 241077 which authorises us to be a credit provider in relation to consumer lending products, regulated by the National Credit Code.

Our consumer lending products include credit cards, overdrafts, personal loans, home loans and residential property investment loans.

bcu's obligations

As a credit provider under the National Credit Code, we will not enter into a credit contract with you or increase the credit limit of an existing contract unless we assess that the credit contract or increase in limit is not unsuitable for you. This is known as a 'suitability assessment'.

What does 'not unsuitable' mean?

A credit contract or increase in limit will be unsuitable if it does not meet your requirements or objectives or it is likely that you will be unable to comply with your financial obligations under the contract or will only be able to comply with substantial hardship.

Your right to a copy of the suitability assessment or preliminary assessment

If your application for credit or an increase in your credit limit has been approved, you can contact bcu (contact details below) and request a written copy of the suitability assessment. Where we have given you credit assistance, you may also ask us for a copy of our preliminary assessment.

We will provide this to you free of charge within the time frames set out below:

Your request is made	We will give you your assessment
Before the credit day*	As soon as possible after we receive your request
Up to 2 years after the credit day* or the credit assistance is given	Within 7 business days after we receive your request
Between 2 and 7 years after the credit day* or the day the credit assistance is given.	Within 21 business days after we receive your request

* The credit day is the date the credit contract is entered into or the credit limit is increased.

Note: We are not obliged to provide you with a copy of the suitability assessment once 7 years since the credit day has elapsed or if your application is declined.

What to do if you have a complaint

At bcu we have an Internal Dispute Resolution procedure for handling complaints.

If we cannot resolve your complaint internally, you can refer your complaint to the Credit and Investment Ombudsman (CIO) established to assist participating financial service providers and their members resolve complaints in a fair, timely and cost effective manner.

For more information about bcu's internal dispute resolution scheme or CIO and how it works, please contact bcu. Alternatively, our Dispute Resolution Policy can be found at www.bcu.com.au

Updates

The information in this Credit Guide is current as at 17th May 2016. A copy of our current Credit Guide will always be available on our website.

Contacting bcu

You can contact bcu:

- In person at a bcu store
- By telephone on 1300 228 228
- In writing addressed to PO Box 6328, Coffs Harbour Plaza NSW 2450
- Via email at mail@bcu.com.au