

Judo Bank Credit Guide

May 2019

Judo Bank Pty Ltd ACN 615 995 581 (Judo Bank, we, us)
Australian Credit License Number 501091

Before you enter into a loan with Judo Bank Pty Ltd, there are a few things that we need to tell you. This credit guide has been put together to help you decide whether to proceed with us. It contains important information about the products we provide, which are regulated by the National Credit Code.

1. Our Credit Products

Judo Bank has a select range of consumer lending products, which include:

- Home loans (which includes both owner occupied and property investment).

(Consumer Lending Products)

2. Judo Bank's Commitment to you

In relation to the Consumer Lending Products, we will not:

- enter into a credit contract with you; or
- increase the credit limit of an existing credit contract we have entered into with you;

if we assess that the credit contract or increase in credit limit will be unsuitable for you. When assessing this, we will determine the credit contract or increase as being unsuitable if:

- the credit contract or increase does not meet your requirements or objectives;
- it is likely that you will not be able to comply with your financial obligations under the credit contract; or
- it is likely you would only be able to comply with your financial obligations under the contract with substantial hardship.

We call this a "**Suitability Assessment.**"

3. Your rights

You can request a copy of our Suitability Assessment at any time before you enter into the credit contract or before the credit limit is increased, or anytime up to 7 years after you have entered into the credit contract (or accepted the credit limit increase). We will do our best to provide you with a copy of our Assessment of Suitability as soon as we can, and within the below timeframes:

When your request is made	Timeframe when we will give you your assessment
Before you enter into the credit contract or accept the credit limit increase (Credit Day)	As soon as we are able to after we receive your request
Within 2 years after the Credit Day	Within 7 business days after we receive your request
Between 2 and 7 years after the Credit Day	Within 21 business days after we receive your request

There is no fee for requesting and being provided with a copy of our Suitability Assessment.

However, we are not required to provide you with our Suitability Assessment if your application is declined or if your credit limit is not increased.

4. What to do if you have a complaint

We want to be honest, open and empowering in all our dealings with you. If you are unhappy with our service, or if we haven't met your expectations, or if you think we have made a mistake, we want to be the first ones to help you resolve this.

Step One – Please Talk to us First

Your first point of contact is your Relationship Manager. You can contact them in person or by phone, or alternatively, if you would like to speak to one of our team, please call 13 JUDO (13 58 36) and we will do what we can to best resolve your issue.

You can also email us through your Relationship Manager or via contactus@judo.bank. If you are writing to us, please include the following information

so we can identify you and try to come up with a resolution:

- **Account Information:** the full name on your account and the account number
- **Contact Details:** the best details for us to contact you back on. Please include your phone number, email and or address depending on your preferred method of contact, and please let us know when the best times to contact you are.
- **Complaint:** the details of your complaint and what and when it happened;
- **Proposed Resolution:** what you would like us to do to resolve your complaint.

Once we have receive your complaint, and the information above, we will be able to investigate the issue and work towards a resolution with you.

We will aim to have the matter resolved or to provide you with an update within 5 business days, and if we are unable to meet this deadline, we will inform you of the reasons why and give you monthly updates.

If you are unhappy with our initial resolution let us know and we will have an independent review of your complaint to see if we are able to resolve the issue.

Step Two – Judo Bank Customer Advocate

In the unlikely event that your Relationship Manager or the Judo Bank team are unable to resolve your complaint in the first instance, you can also elect to have your complaint reviewed by our Judo Bank customer advocate. They will make a preliminary determination about your complaint, which will be presented to you so you can decide if it meets your expectations. If you are happy with the decision, then the Judo Bank Customer Advocate will make a final determination to resolve your complaint.

Alternatively, if you do not want to engage the Judo Bank Customer Advocate, we will escalate your complaint further to one of our Management Team and they will contact you to try and come to a happy resolution.

5. If we are unable to resolve your complaint

If you are still unhappy or feel that your complaint was not resolved by us, there are two key bodies you can seek assistance from. You can contact:

Australian Financial Complaints Authority (AFCA)



by phone on **1800 931 678**



visiting AFCA at its website www.afca.org.au or by emailing info@afca.org.au



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

Australian Securities and Investments Commission (ASIC)

ASIC also has a free call info line on 1300 300 630. You can call this number to obtain information about your rights and to make a complaint.

More information can also be found on the ASIC website, at www.asic.gov.au, which has information about complaining about companies and people, and the types of complaints that ASIC handles.

6. Our Contact Details

We can be contacted by any of the following:



13 JUDO (13 58 36)



www.judo.bank and contactus@judo.bank



Level 3/40 City Road, Southbank, Victoria, 3006