

Judo Bank Credit Guide.

23.10.2023

Judo Bank Credit Guide.

Before you enter into a loan with Judo Bank, 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 Consumer Lending Products.

In Judo Bank offers home loans as a consumer lending product, including home loans for both owner-occupied, property investment and construction purposes, to is business lending customers and current employees only.

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 a credit contract, when 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 provide you with a copy of our Suitability Assessment as soon as we can, and within the below timeframes:

When your request is made	Timeframe when we will give your Suitability Assessment
Before you enter into the credit contact or accept the credit limit increase (Credit Day)	As soon as practicable after we receive your request
Within 2 years of the Credit Day	Within 7 business days after we receive your request
Between 2 and 7 years of 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.

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, 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 Director Relationships. You can contact them in person or by phone. Alternatively, if you would like to speak to one of our Customer Service team, please call 13 JUDO (13 58 36) and we will do what we can to resolve your issue.

You can also email us through your Director Relationships or via customers@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 on. Please include your phone number, email and/or address, depending on your preferred method of contact. Please let us know when the best times to contact you are.
- **Complaint:** the details of your complaint including what happened and when it happened.
- **Proposed Resolution:** what you would like us to do to resolve your complaint.

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

We will endeavour to acknowledge your complaint in writing, within one business day of receiving your complaint. We will aim to have the matter resolved or to provide you with an update within five business days, and if we are unable to meet this deadline, we will inform you of the reasons why. In any case, we will investigate your complaint and provide a response to you in writing within 30 calendar days.

Step Two – Judo Bank Customer Advocate

In the unlikely event that your Director Relationships or the Judo Bank Customer Service 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. Please address your complaint to the attention of the 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.

4. If we are unable to resolve your complaint.

If you are not satisfied with how your complaint has been handled, you can lodge a complaint directly with the Australian Financial Complaints Authority (AFCA), of which Judo Bank is a member, as follows:

- ☎ Phone on 1800 931 678 (free call)
- 💻 Visiting AFCA at its website www.afca.org.au or by emailing info@afca.org.au
- ✉ Writing to GPO Box 3, Melbourne, Victoria, 3001

Our Contact Details.

We can be contacted by any of the following:

- ☎ Phone on 13 JUDO (13 58 36)
- 🌐 Visiting us at our website www.judo.bank and or by emailing customers@judo.bank
- ✉ Post to Queen and Collins, 376-390 Collins Street, Melbourne, Victoria, 3000