



Bank of Sydney

Credit Guide

Effective as of 02/2019

This document provides information about the loans provided by us.

We are licensed to provide loans under the National Consumer Credit Protection Act 2009 (NCCP Act). The NCCP Act regulates the activity of lending, leasing, and finance broking.

What credit products we offer

We offer a full range of consumer lending products, including:

- Home Loans, Residential Investment Loans and Equity Maximisers
- Personal Loans and Personal Overdrafts
- Loans to Self Managed Superannuation Funds

Key information

Our full name	Bank of Sydney Ltd ACN 093 488 629
Address	Level 4, 219-223 Castlereagh Street, Sydney NSW 2000
Phone and Email	1300 226 546 info@banksyd.com.au
Australian Credit Licence Number	243444
Internal Complaints Officer contact details	Customer Complaints Officer Phone: 1300 226 546 Fax: 1300 888 710 Email: complaints@banksyd.com.au Mail: GPO Box 4288, Sydney NSW 2001
External Dispute Resolution Scheme contact details	Australian Financial Complaints Authority (AFCA) Phone: 1300 931 678 Email: info@afca.org.au Mail: GPO Box 3, Melbourne VIC 3001

We will need information from you

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we arrange for you is not unsuitable for you. To decide this, we will need to ask you some questions in order to assess whether the loan is not unsuitable.

The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if at the time of the assessment, it is likely that at the time the loan is made:

- you could not pay or only pay with substantial hardship;
- the credit will not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide us is accurate.

If you ask within 7 years of the date of the loan contract or principal increase, we must provide you with a copy of our credit assessment of your application. We are only required to give you a copy of the credit assessment if a loan is entered or the credit limit is increased.

Our internal dispute resolution scheme

We hope you are delighted with our services, but if you have any complaints you should notify us by contacting our Complaints Officer by:

- telephoning 1300 226 546
- e-mailing complaints@banksyd.com.au
- writing to Customer Complaints Officer,
GPO Box 4288, Sydney NSW 2001

or by speaking to any representative of our business who will refer you to the Complaints Officer.

You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing. When we receive a complaint, we will attempt to resolve it promptly. We hope that in this way we will stop any unnecessary and inappropriate escalation of minor complaints.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to an ASIC approved External Dispute Resolution (EDR) Scheme. Our external dispute resolution provider is specified above. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

Call us on 1300 226 546
Visit our website www.banksyd.com.au
Email us at info@banksyd.com.au

Bank of Sydney Ltd
ABN 44 093 488 629 AFSL 243 444
Effective 04/2013



Questions?

If you have any questions about this credit guide or anything else about our services, just ask at any time.

We're here to help you.

