

## Credit Guide

Effective 01 June 2023

### Credit Guide

This Credit Guide (CG) contains information about our responsible lending obligations and complaint resolution procedures. If you have any queries, you can contact us by phoning 13 14 22, emailing [info@heritage.com.au](mailto:info@heritage.com.au) or writing to us at PO Box 190 Toowoomba Qld 4350.

### We will not make an unsuitable contract with you

We are not permitted to enter into a credit contract or increase the credit limit of an existing credit contract if the contract would be unsuitable for you. A contract will be unsuitable for you if at the time of our assessment it is likely that you will be unable to comply with your financial obligations under the contract or could only do so with substantial hardship, or if the contract will not meet your requirements and objectives.

In order to ensure that we do not enter into a contract with you that is unsuitable, we are required to make reasonable enquiries about your financial situation, your requirements and objectives and to take reasonable steps to verify your financial situation.

### We will make an assessment that the contract is not unsuitable for you

We are required to assess that the credit contract is not unsuitable for you before we enter into the contract or agree to increase your credit limit.

If you request a copy of the assessment before entering into the credit contract or increasing your credit limit, we will give you a copy of the assessment before entering into the contract or increasing your credit limit.

You may also request a copy of the assessment within 7 years of the date the contract is entered or your credit limit is increased. If your request is made within 2 years, we will provide you with the assessment within 7 business days of your request, otherwise we will provide you with the assessment within 21 business days. We will not charge you a fee for providing the assessment.

### If you have a complaint in relation to your credit contract

If you are unhappy with your Heritage experience and would like to make a complaint, there are a number of ways to let us know:

- Visit your nearest Heritage branch and talk to our staff
- Phone us on 1800 797 799 (free call)
- Email us at [complaints@heritage.com.au](mailto:complaints@heritage.com.au)
- Write to us at Reply Paid 190, Toowoomba QLD 4350
- Go to [heritage.com.au/complaints](http://heritage.com.au/complaints) to submit online

### What happens when you make a complaint?

- We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away.
- If we can't resolve your complaint within 5 business days, we'll provide you with a written response informing you of the final outcome.
- We aim to resolve all complaints within 21 days, especially if it involves financial hardship, a default notice or notice to postpone enforcement proceedings. However in some cases it may take up to 30 days.
- Your complaint may take a little longer to assess if we need more information or if your complaint is complex.
- In all cases, we'll keep you updated on the progress.
- We may refer your complaint to our Customer Relations Team who will work with you to provide an outcome. If this happens, we'll let you know and give you the direct contact details for the staff member who will be managing your complaint.

## Accessibility

Heritage can provide you with information about how we manage complaints in alternative formats and languages upon request.

If you have a hearing or speech impairment, you can access additional support through the National Relay Service on 1300 555 727. Heritage also offers a free interpreter service for our members.

## The Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent financial services complaint resolution and can be contacted on:

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Phone:** 1800 931 678 (free call)

**Mail:** GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

People first.