

CONTACTING US

You can contact us to find out more information about ANZ in the following ways:

Mail

Australia and New Zealand Banking Group Limited
PO Box 537E
MELBOURNE VIC 3001

Telephone

Australia: 13 13 14
International: +61 3 9683 9999

Online

anz.com

Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522. Australian Credit Licence Number 234527. Item No. 77452. 08.2021 WZ109974

ANZ CREDIT GUIDE

AUSTRALIA AND NEW ZEALAND BANKING
GROUP LIMITED ABN 11 005 357 522

anz.com



This Credit Guide is designed to help you in deciding whether to enter into a credit contract with Australia and New Zealand Banking Group Limited (ANZ).

WHAT CREDIT PRODUCTS WE OFFER.

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

- Credit cards
- Home loans, residential investment loans and equity loans
- Personal loans
- Personal overdrafts

You may have applied for or inquired about an ANZ product through an ANZ Mobile Lender. ANZ has appointed each ANZ Mobile Lender as a credit representative and is therefore responsible for the services they provide to you.

WHO TO CONTACT IF YOU HAVE A COMPLAINT.

If you would like to make a complaint or provide feedback, you can talk to staff at your local ANZ Branch or Business Centre or call our Contact Centre. We will do our best to help resolve any issue you may have.

Phone: Contact Centre 13 13 14

In Person: Use 'Find ANZ' on anz.com to find your nearest Branch or Business Centre

Further help

If you are not satisfied with the resolution offered by our Complaint Resolution Centre, you can have your complaint reviewed free of charge by the Australian Financial Complaints Authority, an external dispute resolution scheme.

THE AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

AFCA is external to ANZ. AFCA provides a free and independent dispute resolution service for individual and small business customers who are unable to resolve their complaints directly with ANZ.

Website: afca.org.au

Phone: +61 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001'

Time limits may apply to complain to AFCA. Please act promptly and consult the AFCA website to find out if or when the time limit relevant to your circumstance expires.

OUR OBLIGATIONS BEFORE PROVIDING CREDIT TO YOU.

We are prohibited by law from providing credit that is unsuitable for you.

This means before we provide you credit, we must make an assessment that:

- you can meet your financial obligations under the credit contract without substantial hardship; and
- the credit meets your requirements and objectives.

To help us to make this assessment we will:

- make reasonable inquiries about your financial situation and requirements and objectives that we believe are relevant to the credit you are applying for; and
- take reasonable steps to verify your financial information – for instance by asking for evidence of your income; and
- use this information to determine whether the credit is unsuitable for you.

You can ask for a written copy of our final assessment, which will include a summary of the inquiries we made and the factual information we relied on.

You can ask for this assessment either before you decide to accept our offer of credit or up to 7 years after you enter into the credit contract (or accept a credit limit increase). However, we're not required to provide you an assessment when your application is declined or if you decide to not increase your credit limit.

We will provide the assessment within 7 business days if you accepted the credit less than 2 years from your request. Otherwise, we will provide the assessment within 21 business days.