

Credit Increase Application and Offer

ELIGIBILITY CRITERIA

Is the loan eligible for a credit increase or is a separate application form required?

Is the loan to be increased:

- On a fixed rate or discount variable period? Yes No
- On or requiring progress payment? Yes No
- A current Go Between loan? Yes No
- Changing or discharging borrowers and/or securities? Yes No
- Requiring a Deed of Priority (subsequent mortgage)? Yes No
- Requiring refinance or consolidation of external debts to meet serviceability tests? Yes No
- Not currently mortgage insured but LMI is now required? Yes No
- Did the loan settle prior to September 1996? Yes No
- Subject to capitalised repayments? Yes No

If you answered Yes to any of the above STOP - a standard loan application form is required, as the customer is not eligible for a credit increase.

Note: If the loan to be increased is associated with an Equity Finance Mortgage (EFM)[®] please ensure the increase amount is allowed under the EFM refinancing formula. Use the Net Surplus Calculator to determine this value, then complete the EFM application form for consent to internal refinance/credit increase in addition to this form.

EXISTING LOAN/PERSONAL DETAILS

Loan to be increased: Customer number: Ledger: (e.g. YX01, RX01)

CUSTOMER 1

Full name:

Date of birth: / / Current income amount: \$ Tick if changed:

Customer number:

Marital status:

Driver's licence number: Permanent Australian resident?: Yes No

No. adults in household: No. of dependants: Ages of dependants:

Mother's maiden name:

Applicant's Residential address:

Suburb: State: Postcode:

At current address since: Month Year

Current residential status: **Please tick applicable box (v)**
 Rent Home owned Home mortgage Board

Other:

Previous address (If less than 2 years):

Suburb: State: Postcode:

Time at previous address: Years Months

Postal address (if different from Residential):

Suburb: State: Postcode:

Home telephone number: () Silent: Yes No

Work telephone number: () Mobile:

Email address:

CUSTOMER 2

Full name:

Date of birth: / / Current income amount: \$ Tick if changed:

Customer number:

Marital status:

Driver's licence number: Permanent Australian resident?: Yes No

No. adults in household: No. of dependants: Ages of dependants:

Mother's maiden name:

Applicant's Residential address:

Suburb: State: Postcode:

At current address since: Month Year

Current residential status: **Please tick applicable box (v)**
 Rent Home owned Home mortgage Board

Other:

Previous address (If less than 2 years):

Suburb: State: Postcode:

Time at previous address: Years Months

Postal address (if different from Residential):

Suburb: State: Postcode:

Home telephone number: () Silent: Yes No

Work telephone number: () Mobile:

Email address:

COMPANY/BUSINESS/TRUST DETAILS

Company/Trustee name:

ACN/ABN

Years trading:

Nature of business:

Trust/Trading name:

Postal address:

Suburb:

State:

Postcode:

Telephone number:

()

Facsimile number:

()

EMPLOYMENT DETAILS

CUSTOMER 1 / GUARANTOR

Employer:

With current employer since:

 Month Year

Occupation:

Address:

Suburb:

State:

Postcode:

Telephone number:

()

Full time Part time Casual Self employed

Income (gross):

 \$ Weekly Fortnightly
 Monthly Annually

Secondary occupation:

Secondary income:

 \$ Weekly Fortnightly
 Monthly Annually

Other income (gross): e.g. rental

 \$ Weekly Fortnightly
 Monthly Annually

Total income

 \$

Previous occupation (if current less than 2 years):

Previous employer:

Address:

Suburb:

State:

Postcode:

Time with previous employer:

 Years Months

CUSTOMER 2 / GUARANTOR

Employer:

With current employer since:

 Month Year

Occupation:

Address:

Suburb:

State:

Postcode:

Telephone number:

()

Full time Part time Casual Self employed

Income (gross):

 \$ Weekly Fortnightly
 Monthly Annually

Secondary occupation:

Secondary income:

 \$ Weekly Fortnightly
 Monthly Annually

Other income (gross): e.g. rental

 \$ Weekly Fortnightly
 Monthly Annually

Total income

 \$

Previous occupation (if current less than 2 years):

Previous employer:

Address:

Suburb:

State:

Postcode:

Time with previous employer:

 Years Months

STATEMENT OF FINANCIAL POSITION

ASSETS		LIABILITIES			
House or land at:		Value:	Financier:	Monthly repayment:	Amount owing/limit:
1.	\$			\$	\$
2.	\$			\$	\$
3.	\$			\$	\$
Investment property at:					
1.	\$			\$	\$
2.	\$			\$	\$
3.	\$			\$	\$
Motor vehicle/Boat/Caravan:					
1.	\$			\$	\$
2.	\$			\$	\$
3.	\$			\$	\$
Credit card/Store account:					Credit Limit:
1.				\$	\$
2.				\$	\$
3.				\$	\$
Other assets:	\$			\$	\$
Other loans (including guarantor):				\$	\$
Rent/Maintenance:				\$	
Savings:	\$				
Total assets:	\$	Total liabilities:		\$	\$

CUSTOMER 1

Are you now, or have you ever been bankrupt? Yes No

If Yes, what was your bankruptcy discharge date?

 / /

CUSTOMER 2

Are you now, or have you ever been bankrupt? Yes No

If Yes, what was your bankruptcy discharge date?

 / /

CREDIT INCREASE DETAILS

Amount of increase required: \$ (Minimum amount \$10,000)

Please note: The minimum amount of your credit increase (excluding any redraw amount) must be \$10,000. If you have made extra loan repayments, you may have an amount on your home loan which must be redrawn with this application for a credit increase. You can find out the available redraw by asking us. Redraw amount will be disbursed **in addition** to the increase amount (Term & Offset loans only).

LOAN PURPOSE

The money being advanced under this loan application will be used:

- a) to buy a home or land to build a home: \$
- b) to build or make additions or improvements to a home: \$
- c) to repay a loan used to buy a home, land or make the improvements to a home: \$
- d) to repay a loan used for another purpose: \$
- e) for another purpose please specify: \$

DISBURSEMENT OF FUNDS

Credit funds to:

Account name: BSB: - Account number:

Account name: BSB: - Account number:

Account name: BSB: - Account number:

Note: Funds credited to a Term Loan (YX) will incur a redraw fee if manually accessed.

PAYMENT OF FEES

Pay fees from credit increase amount.

Note: All fees with the exception of the valuation and application fee, must be borrowed and included in the loan amount.

[MORTGAGE MANAGERS USE ONLY]

Collection of valuation and application fees

- Fees as per worksheet to be collected by Mortgage Manager
 Fees as per worksheet to be collected by the Lender and forwarded to the below account

BSB:

Account number:

DECLARATION AND AUTHORISATION

In this application a reference to "the Bank" means Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178.

The customer(s) and the guarantor(s):

1. Declare that to the best of their knowledge and belief, the facts, information and statements set out in this application are true and complete, and that no information which might affect the decision of the Bank has been withheld;
2. Undertake to supply to the Bank any information or facts relevant to this application which may become available or arise after the completion of this application;
3. Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been given in this application;
4. Authorise the Bank to provide information about the progress and result of this application to the builder and/or the conveyancer/solicitor named in this application;
5. Understand and acknowledge that: (a) any valuation or inspection report obtained by the Bank in relation to any security offered to the Bank is for the Bank's benefit, not the customer's nor the guarantor's benefit, and it is the Bank's choice as to whether to make any such report available to the customer(s) or the guarantor(s); (b) neither the customer(s) nor the guarantor(s) may rely upon any such report obtained by the Bank, whether such report is disclosed to the customer(s) or the guarantor(s) or not; (c) neither the customer(s) nor the guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered; (d) any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard; (e) the Bank does not accept any liability for the contents or accuracy of any such report;
6. The customer(s) agree to pay the application fee(s) referred to in this application and agree that such amount(s) shall be retained by the Bank whether the Bank approves or declines this application or any part of it;
7. Warrant that none of them is an undischarged bankrupt and that there is no outstanding judgment(s) or claim(s) against any of them;
8. Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the customer(s) by the Bank;
9. Understand and acknowledge that the Bank recommends that each applicant seek independent legal or other financial advice prior to entering into any credit contract that the Bank may offer to the customer(s) as a result of this application or any related guarantee;
10. Understand and acknowledge that any approval of this application by the Bank will be on such terms and conditions (including conditions as to interest rates) as the Bank shall choose;
11. Authorise and consent to the Bank confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (e.g. an employer);
12. Understand and acknowledge that if this application is for an amortising line of credit product then the account is required to be fully drawn at settlement.

PRIVACY DECLARATION

1. Collection of your personal information and credit-related personal information

We, Adelaide Bank, collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to entities related to Adelaide Bank and our Bendigo and Adelaide Bank Limited group of companies, where its confidentiality is maintained at all times.

4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 652 220.

6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with.

If you do not wish to receive offers from us unrelated to your Adelaide Bank products and services, please tick here

7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

a. Commercial credit-related personal information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

b. Consumer credit-related personal information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

c. Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

d. Exchange of information between credit providers

Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Veda Advantage Public Access Division
PO Box 964
North Sydney NSW 2059
Public Enquiries: 1300 762 207
Website: www.mycreditfile.com.au

Dun & Bradstreet Australia
PO Box 7405
St. Kilda Road
Melbourne VIC 3004
Public Enquiries: 1300 734 806
Website: www.checkyourcredit.com.au

We give credit information to a Credit Reporting Body. Credit information is defined in the Privacy Act and includes, to the extent applicable:

- identification information;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application;
- that has been made by you to us; and
- in connection with which we have made an information request in relation to you;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
- that relates to your activities in Australia or the external Territories and your credit worthiness; and
- that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- in our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness. The Credit Reporting Body has a policy for managing your credit information that you may access by contacting them.

In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

g. Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Providing your personal information and credit-related information to a mortgage insurer

In this privacy disclosure statement, the "Insurer" means each of the following organisations (whether acting individually or together):

QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071)
82 Pitt Street, Sydney NSW 2000
Phone: 1300 367 764
Contact: Privacy Officer
Email: compliance.manager@qbe.com
Website: www.qbelmi.com



PRIVACY DECLARATION (CONTINUED)

Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)
Level 26, 101 Miller Street, North Sydney NSW 2060
Phone: 1300 655 422
Website: www.genworth.com.au

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information.

The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.

The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person.

The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.

The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.

The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.

The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Each Insurer has a Privacy and Credit Reporting Policy which contains information about:

- a. how you can access and seek correction of your information held by the Insurer;
- b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- c. how the Insurer will deal with a complaint.

Each policy available on the Insurer's website or by contacting them.

9. Providing your personal information or credit-related personal information to an EFM provider

If you apply for an Equity Finance Mortgage (EFM)[®] we may disclose your personal information or credit-related personal information to the EFM provider (being both Permanent Custodians Limited (ACN 001 426 384) and Rismark International Funds Management Limited (ACN 114 530 139) as the manager of the EFM).

By signing this application the EFM provider can collect your personal information and credit-related personal information to assess your application, the risk of providing you with the product or service that you have requested, assess any future applications for products or services you may make and conduct research and product development. It also allows the EFM provider to do all of the above.



PRIVACY DECLARATION (CONTINUED)

The EFM provider may disclose your personal information or credit-related personal information to us, any person to whom it is considering assigning its rights under the EFM, any person involved in present or future financial services to you, any person involved in reviewing or developing business or payment systems, any person acting for you or the EFM provider (such as your agent, accountant and lawyer or the mailing and printing houses and IT providers of the EFM provider), any person involved in providing banking and financial services (including credit card suppliers, mortgage brokers or investment products), any person entitled to request or demand the information or documents by law, and any person to whom you consent to the EFM provider giving the information or documents. The EFM provider may also disclose your personal or credit-related personal information to the Insurer for lenders mortgage insurance. The Insurer may use and disclose that information for any of the purposes described above.

®Equity Finance Mortgage (EFM) and EFM are registered trademarks of ARES Capital Management Pty Limited ABN 93 113 861 046.

10. Privacy Policy and Credit Reporting Policy

You should also read our Privacy Policy and Credit Reporting Policy.

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website www.adelaidebank.com.au or by telephoning 1300 652 220.

Our Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website www.adelaidebank.com.au or by telephoning 1300 652 220.

Dated: day of 20

All Borrowers and Guarantors must make the offer by signing.

CUSTOMER 1

Full name:

Signature:

Company applicant

Full name:

Signature:

If Company applicant, indicate below whether you are Director, Company Secretary or Sole Director and Company Secretary:

Title:

CUSTOMER 2

Full name:

Signature:

Full name:

Signature:

Title:

GUARANTOR 1

Full name:

Signature:

If Company Guarantor, indicate below whether you are Director, Company Secretary or Sole Director and Company Secretary:

Title:

GUARANTOR 2

Full name:

Signature:

Title:



Credit Guide

31 March 2014

About this Credit Guide

This document is the Credit Guide of Adelaide Bank, a division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 (Bendigo and Adelaide Bank).

Bendigo and Adelaide Bank is a credit provider and a holder of Australian Credit Licence number 237879.

In this Credit Guide "we", "our" or "us" means Bendigo and Adelaide Bank.

"entering into a contract" means entering into a credit contract or consumer lease, or increasing the credit limit of an existing credit contract or consumer lease.

This Credit Guide has been designed to provide you with key information so you are informed and aware of necessary matters prior to deciding to use the credit services of Bendigo and Adelaide Bank.

This Credit Guide may be provided to you by a Mortgage Broker or a Mortgage Manager or a solicitor acting on our behalf as soon as practicable after it becomes apparent that we are likely to enter into a contract with you.

A Mortgage Manager is a licensee that has an arrangement with us to manage the relationship with you whilst following our procedures. Loan documentation may be branded or co-branded with the name of the Mortgage Manager, however, we are the lender of record.

Contact details

You can contact us at our office:

- Adelaide Bank, GPO Box 1048, Adelaide SA 5001
- Alternatively you can phone us 7 days a week on 1300 652 220: 8am–8pm weekdays (CST) 9am – 4pm weekends (CST)
- Or visit www.adelaidebank.com.au

Credit Assessment of your loan application

Before entering into a contract, Bendigo and Adelaide Bank will perform a credit assessment.

This assessment will include making enquiries about:

- your objectives and requirements including the purpose of the credit; and
- your financial situation.

We will also take reasonable steps to verify your financial information.

The purpose of the credit assessment is to ensure, based on the information provided, that the proposed contract, is not unsuitable for you.

The contract is unsuitable to you, if at the time the contract is entered into:

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

The contract will create a substantial hardship if you would only be able to meet the requirements of the contract by selling your principal place of residence.

We cannot enter into a contract which is unsuitable for you. This is a legal requirement for Bendigo and Adelaide Bank.

It is important that the information that you provide for this assessment regarding your financial situation, objectives and requirements is complete and accurate and includes any likely future changes that will impact your ability to repay the contract.

Final Assessment

If your contract is assessed as not unsuitable and you will enter or have already entered into the contract with us, you have a right to ask us for a written copy of the Final Assessment.

The Final Assessment will contain the factual information which we used to assess the contract as not unsuitable including:

- the record of financial information you have given us;
- the information about your objectives and requirements;
- the enquiries we have undertaken to verify your financial situation;
- details of a contract we have offered to you.

You should notify us immediately if the information in the Final Assessment is not correct or has changed.

You can request a copy of the Final Assessment at any time before entering into the contract. If you make such a request, we have to provide you a written copy of the Final Assessment before entering into the contract. We cannot enter into the contract, until we provide you with a copy of the Final Assessment.

You are also able to request a written copy of the Final Assessment at any time up until 7 years after the contract was entered into. If you request the Final Assessment within two years of the contract being entered into, the assessment must be supplied to you within 7 business days. If you request the Final Assessment beyond 2 years but less than 7 years, the assessment must be supplied to you within 21 business days. There is no charge for the supply of the Final Assessment.

Resolving complaints

If you have any problem concerning your contract or credit services we provide, please let us know immediately because we may be able to fix it for you. We will attend to your concern promptly and courteously.

You can raise your concern or complaint with us by:

- Telephoning the Customer Help Centre on 1300 361 911 8.30am to 7.30pm (Victorian time) Monday to Friday;
- Faxing us on 1300 367 615;
- Emailing feedback@bendigoadelaide.com.au;
- Writing to the Customer Help Centre, Bendigo and Adelaide Bank Ltd., Reply Paid 480, Bendigo 3552.

We do not anticipate a situation where we cannot resolve a concern or complaint to your satisfaction, however, should this happen, you have the option of referring the matter to our external dispute resolution scheme – the Financial Ombudsman Service. The Ombudsman's role is to investigate matters after customers have fully exhausted our established complaint procedures.

You may obtain further information about this free service by contacting the Ombudsman at:

Financial Ombudsman Service

GPO Box 3

Melbourne Vic 3001

Telephone: 1300 780 808

Fax: (03) 9613 6399

Email: info@fos.org.au

Financial Difficulty

We understand there may be times when your personal circumstances change unexpectedly. Perhaps you have lost your job, suffered an illness, been affected by a natural disaster or are experiencing a reduction in your income.

If you are experiencing difficulty in meeting your obligations under your contract, we encourage you to contact our dedicated team as soon as possible.

We will work with you to understand your own unique circumstances, and to identify how we may be able to best assist you.

In most instances a suitable arrangement can be made quickly and efficiently over the phone. Alternatively we may require evidence of financial difficulty and completion of a statement of financial position to assist us in considering your circumstances.

If you would like to apply for assistance, including a request for postponement of enforcement proceedings, please contact our Mortgage Help team:

- Telephone: 1300 650 259 between 8.30am and 5.00pm (CST) Monday to Friday
- Fax: (08) 8300 6958
- Email: mortgagehelpadelaide@bendigoadelaide.com.au

If you are not satisfied with the outcome of your request for assistance, you may choose to contact our external dispute resolution provider, the Financial Ombudsman Service (refer section titled 'Resolving complaints' for details).