

Credit Provider's Credit Guide

This guide provides you with information in relation to credit we may provide to you that is regulated under the National Consumer Credit Protection Act 2009 (Act). It contains a summary of certain obligations we have under the Act in relation to such credit and what you should do if you have a complaint or dispute about our provision of the credit. It also contains information about our relationships with mortgage managers.

INFORMATION ABOUT SOME KEY OBLIGATIONS WE HAVE

Credit Unsuitability Assessment

Before entering into a credit contract with you, or increasing a credit limit under an existing credit contract, we must make an assessment as to whether the credit contract or credit limit increase will be unsuitable for you.

To make this assessment, we must make reasonable inquiries about your requirements and objectives for the credit contract or credit limit increase. We must also make reasonable inquiries about your financial situation and take reasonable steps to verify this information.

A credit contract or credit limit increase will be unsuitable if at the time it is being provided to you it is likely that you will be unable to meet your financial obligations (e.g. repayments) under the credit contract, or are unable to do so without substantial hardship. The contract will also be unsuitable if it does not meet your stated requirements or objectives.

If we assess that a proposed credit contract or credit limit increase is unsuitable for you, we cannot provide it to you.

Obtaining a copy of the assessment

You may request a copy of the assessment from us (at no cost to you) if we proceed to provide you with the credit contract or credit limit increase.

You can request a copy of the assessment before entering into the credit contract or obtaining the credit limit increase or at any time up to 7 years after you enter into the credit contract or your credit limit is increased. To request a copy of the assessment contact our Customer Support team:

Address: 700 Bourke Street, Docklands VIC 3008

Tel: 1300 543 558

Email: customercare@advantagededge.com.au

We are not required to provide you with a copy of the assessment where the credit contract or credit limit increase does not proceed.

INFORMATION ABOUT OUR ARRANGEMENTS WITH ADVANTEDGE

Your loan is funded by National Australia Bank Limited (**NAB**) ACN 004 044 937 AFSL & Australian Credit Licence 230686. NAB issues Advantedge loans through its agent and credit representative AFSH Nominees Pty Ltd (**AFSH**) ACN 143 937 437 Australian Credit Licence 391192 and Credit Representative number 567514. NAB is the credit provider. Your credit contract will set out your credit provider. The credit provider has an arrangement with Advantedge Financial Services Pty Ltd ACN 130 012 930 (**Advantedge**) to service and manage loans on behalf of the credit provider. Advantedge holds an Australian Credit Licence number 391202. Advantedge acts as a wholesale loan servicer primarily behind the scenes including managing credit analysis on applications, providing loan administration services (such as producing statements), providing system infrastructure (such as internet access) and arranging loan funds. Advantedge is also authorised to collect repayments made under credit contracts on behalf of the credit provider.

INFORMATION ABOUT THE ROLE OF A MORTGAGE MANAGER

Advantedge also has arrangements with third parties like your mortgage manager whose role it is to manage the relationship with you on a day-to-day basis for us in accordance with our policies and procedures.

Mortgage managers offer consumers a comprehensive range of residential mortgage products under their own brand and service platforms. A mortgage manager is a home loan specialist, providing you with services such as advice regarding product selection through to application, settlement and post settlement customer service, including resolving issues that you may have with your loan.

Credit contracts, consumer leases and associated documentation used by the mortgage manager may be branded or co-branded with the name of the mortgage manager.

INFORMATION ABOUT LODGING A DISPUTE OR COMPLAINT WITH US

We are always trying to improve our customers' experience with us, but we know things don't always go the way they should. Your feedback about the services you receive from us and our products can help us understand and address issues we otherwise might not know about.

Our internal dispute resolution process

If you have a dispute or complaint about us or Advantedge, please contact us in one of the following ways.

Call: 1300 300 989

Monday to Friday

8:00am – 7:00pm AEST

8:00am – 8:00pm AEDT

Email: complaints@advantedge.com.au

Fax: (03) 8618 4464

Write:

Complaints & Disputes Resolution Officer

Advantedge Financial Services

700 Bourke Street, Docklands VIC 3008

If you raise an issue with us, we'll address it as quickly as possible and we will work towards resolving your dispute or complaint within 45 days or sooner as required by law.

NEED MORE OPTIONS? OUR EXTERNAL DISPUTE RESOLUTION SCHEME

If you still feel your issue hasn't been resolved to your satisfaction, then you can contact our external dispute resolution scheme.

External Dispute Resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Our external dispute resolution provider is the Australian Financial Complaints Authority (AFCA), which can be contacted at:

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to:

Australian Financial Complaints Authority
GPO Box 3,
Melbourne VIC 3001

Of course, as you're a valued customer, we'd much rather try to resolve the issue together first. In fact, the Ombudsman will encourage you to resolve the issue with us before they start to investigate.

National Australia Bank Limited

("credit provider," "we," "us," "our") through its agent and
credit representative AFSH Nominees Pty Ltd
National Australia Bank Limited
ACN 004 044 937
Australian Credit Licence 230686

AFSH Nominees Pty Limited
ACN 143 937 437
Australian Credit Licence Number 391192
Credit Representative Number 567514