

Credit Guide

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**).

Key information

Our full name	Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd ACN 087 651 992 Australian credit licence/Australian Financial Services Licence 238273
Address	Our mailing address is: Newcastle Permanent PO Box 5001 HUNTER REGION MC NSW 2310
Phone	13 19 87 (open Monday to Friday 8am to 6pm and Saturday 9am to 2pm) +61 2 4907 6501 (from overseas)
Email	enquiries@newcastlepermanent.com.au
Internal Complaints Officer contact details	Our Complaints Officer can be contacted by phone, at a branch, via email or by post using the contact details in this table.
External Dispute Resolution Scheme contact details	AFCA (Australian Financial Complaints Authority) can be contacted by: Website: afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001 If an issue has not been resolved to your satisfaction by us first, you can lodge a complaint with AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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. To decide this, we may 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 could 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 to us is accurate.

If you decide to proceed with the loan or accept the increased loan amount you can ask us to provide you with a written copy of our assessment, free of charge.

If you ask us for our assessment before we agree to provide you with the loan or increase your loan amount then we must give you that assessment before we provide the loan or increase your loan amount.

If you ask for that assessment after we agree to provide you with the loan or increase your loan amount, provided that you ask within seven years of the date of the loan or the increase, then we must give you that assessment within:

- 7 *business days* after the request (provided the request was within 2 years of agreeing to provide you with the loan or increasing your loan amount); or
- 21 *business days* after the request (if the request was after 2 years of agreeing to provide you with the loan or increasing your loan amount).

If we arrange a loan for you to purchase or refinance real estate, remember you must make your own enquiries about the value of the real estate and its potential for future growth. Although we may obtain a valuation, that is for our own purpose and you should not rely on it.

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:

- calling us on 13 19 87
- visiting one of our branches
- e-mailing enquiries@newcastlepermanent.com.au; or
- writing to our Complaints Officer at our mailing address (see above).

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.

Things you should know

We do not make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We do not provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences.

If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.

Questions?

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