



RSL
money

CREDIT GUIDE

Effective 1 December 2015

RSL Money is a business name of
Australian Military Bank Ltd
ABN 48 087 649 741 AFSL No. 237 988
Australian credit licence number 237 988.

ABOUT US

RSL Money is a business name of Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian credit licence number 237 988.

Australian Military Bank has an Australian Credit Licence authorising us to provide credit.

This Credit Guide provides you with an understanding of what to expect from us when we provide credit to you. The Guide includes information about some of our obligations under the National Consumer Credit Protection Act 2009 (the National Credit Act).

You may also receive other documents when we provide services or credit to you.

BORROWING MONEY FROM US

RSL Money provides loans to its members only.

Under the National Credit Act we are prohibited from providing you with credit under a credit contract if the contract will be unsuitable for you.

Similarly, we are prohibited from increasing the limit of an existing credit contract, if the new limit will be unsuitable for you.

A credit contract, or credit limit increase is unsuitable for you if at the time the contract is entered or limit increased it is likely that:

- ▲ you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship at the time, or
- ▲ the contract or increase does not meet your requirements and objectives at that time.

OUR OBLIGATION TO MAKE A CREDIT ASSESSMENT

Before providing you with credit, we must make a preliminary assessment as to whether the contract or increase in limit will be unsuitable for you.

In order to make this assessment we must:

- ▲ make reasonable inquiries about your requirements and objectives in relation to the credit contract, and
- ▲ make reasonable inquiries about your financial situation, and
- ▲ take reasonable steps to verify your financial situation.

Obtaining this information helps us get a reasonable understanding of your need for credit as well as your ability to meet all the repayments, fees, charges and transactions associated with the proposed credit contract.

The extent of the inquiries we undertake will depend on the circumstances.

YOUR RIGHT TO RECEIVE A COPY OF THE CREDIT ASSESSMENT

You have the right to request a copy of our assessment of your suitability.

You may request a copy of the credit assessment up to 7 years after the day on which the credit contract is entered into or the credit limit is increased.

Note – you are only entitled to receive a copy of your assessment if your loan is approved or credit limit increased.

You have other rights to access personal information we collect about you under the provisions of the Privacy Act 1988 (Cth). Please refer to our Privacy Policy which is available from us or our website www.rslmoney.com.au

DISPUTE RESOLUTION PROCEDURES

RSL Money has an internal dispute resolution process and is also a member of an independent external dispute resolution scheme. The dispute resolution system covers complaints by persons to whom we provide credit.

Our internal system can be accessed by:

- ▲ discussing your complaint with our staff
- ▲ contacting our Contact Centre on 1300 000 775
- ▲ sending an email to service@rslmoney.com.au
- ▲ faxing your complaint to (02) 9240 4120

In many cases this leads to a successful resolution. However, if you are unhappy with any decision or our handling of the complaint, the complaint may be referred for external resolution to the Financial Ombudsman Service Limited (FOS) who can be contacted on 1300 780 808 or email: info@fos.org.au.

FOS can then offer conciliation processes or it may investigate the dispute and issue a written decision on your case which is binding on us. This service is available at no cost to you.

Our external dispute resolution scheme cannot deal with your dispute unless you have attempted to resolve the problem with us first.

UPDATING THIS CREDIT GUIDE

All details are current at the date of publication of this Credit Guide. We will publish minor changes on our website. We will update the Credit Guide if there are any material changes adverse to borrowers.

For website and online banking

Visit www.rslmoney.com.au

All enquiries and 24 hour phone banking

1300 000 775

Po Box address

PO Box H151 Australia Square NSW 1215

Email us at

service@rslmoney.com.au

RSLCG1215