

## Credit Guide

1 July 2024

### Introduction

Heartland Bank (**we, us, our**) is a trading name for Heartland Bank Australia Limited ABN 54 087 651 750 (Australian Credit Licence 245606), and its related entities, ASF Custodians Pty Ltd ABN 49 106 822 780 (Australian Credit Licence 386781), and Australian Seniors Finance Pty Ltd ABN 16 108 875 636 (Australian Credit Licence 386760). Your credit provider will be Heartland Bank Australia Limited or ASF Custodians Pty Ltd.

This Credit Guide provides you with an understanding of what to expect from us when we provide credit to you. It also includes information about some of our obligations under the *National Customer 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

We provide loans to our customers only.

Under the National Credit Act we're prohibited from providing you with credit under a credit contract if the contract will be unsuitable for you. Similarly, we're 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 into, or limit increased it's likely that:

- you'll be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship, or
- it doesn't meet your requirements and objectives.

### Our obligation to make a credit assessment

To ensure we don't enter into a contract that's unsuitable for you, we're required to make reasonable inquiries relating to your requirements and objectives, your financial situation and to take reasonable steps to verify your financial situation.

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 either before you decide to accept our offer of

credit, or up to seven years after the day on which the credit contract is entered or the credit limit is increased.

If the request is made within two years, we'll provide you with the assessment within seven business days, otherwise we'll provide it to you within 21 business days.

You're 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 on our website at [heartlandbank.com.au](https://heartlandbank.com.au)

### Dispute resolution procedures

You can access a copy of our internal dispute resolution procedure on our website [heartlandbank.com.au](https://heartlandbank.com.au)

If you'd like to make a complaint or believe an error has been made on your account, please contact us straight away on **1300 889 338**.

If you're still not satisfied with the outcome, you may contact our Complaints Officer by calling **1300 889 338**, writing to us using the contact form on our website, sending an email to [feedback@heartlandbank.com.au](mailto:feedback@heartlandbank.com.au) or by mail to:

#### The Complaints Officer

Heartland Bank  
PO Box 18134, Collins Street East  
VIC 8003

If we're not able to resolve the dispute to your satisfaction, you may take the matter free of charge to the Australian Financial Complaints Authority (**AFCA**). AFCA is an impartial, independent external dispute resolution scheme available to resolve disputes. Before AFCA can investigate a complaint, you must have given us the opportunity to review it. AFCA can be contacted on **1800 931 678**, or in writing to **GPO Box 3, Melbourne VIC 3001**, or by visiting [afca.org.au](https://afca.org.au)

### More information on borrowing from us

For general information about borrowing (including fees and different loan options) visit our website at [heartlandbank.com.au](https://heartlandbank.com.au)

**Any advice is general and doesn't take into account your personal situation. Please consider whether it's right for you.**