

ANZ Plus Credit Guide

This Credit Guide is designed to help you in deciding whether to enter into a credit contract with Australia and New Zealand Banking Group Limited (**ANZ**) under the 'ANZ Plus' brand.

WHAT CREDIT PRODUCTS WE OFFER.

We offer the following consumer lending products under the ANZ Plus brand:

- Home loans

WHO TO CONTACT IF YOU HAVE A COMPLAINT.

If you would like to make a complaint or provide feedback, you can contact us in the following ways:

In-App: using the In-App Messaging feature to contact a Coach and

Online: complaints form: <https://www.anz.com.au/plus/support/complaints/>

By Phone: National Relay Service: 133 677

Further help

If you are not satisfied with the resolution offered by our Complaint Resolution Centre, you can have your complaint reviewed free of charge by the Australian Financial Complaints Authority, an external dispute resolution scheme.

THE AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

AFCA is external to ANZ. AFCA provides a free and independent dispute resolution service for individual and small business customers who are unable to resolve their complaints directly with ANZ.

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Time limits may apply to complain to AFCA. Please act promptly and consult the AFCA website to find out if or when the time limit relevant to your circumstance expires.

OUR OBLIGATIONS BEFORE PROVIDING CREDIT TO YOU.

We are prohibited by law from providing credit that is unsuitable for you.

This means before we provide you credit, we must make an assessment that:

- you can meet your financial obligations under the credit contract without substantial hardship; and
- the credit meets your requirements and objectives.

To help us to make this assessment we will:

- make reasonable inquiries about your financial situation and requirements and objectives that we believe are relevant to the credit you are applying for; and
- take reasonable steps to verify your financial information – for instance by obtaining evidence of your income; and
- use this information to determine whether the credit is unsuitable for you.

You can ask for a written copy of our final assessment, which will include a summary of the inquiries we made and the factual information we relied on.

You can ask for this assessment either before you decide to accept our offer of credit or at any time up to 7 years after you enter into the credit contract (or accept a credit limit increase). However, we're not required to provide you an assessment when your application is declined or you decide to not increase your credit limit.

We will provide the assessment, at no cost to you, within 7 business days if you accepted the credit less than 2 years from your request. Otherwise, we will provide the assessment within 21 business days.

CONTACTING US

The best way to reach us is by contacting a Coach via the ANZ Plus App, or if you don't have access to the ANZ Plus App, by checking out the ANZ Plus website. Coaches are available from 9am-5pm, Monday to Friday, Melbourne time, excluding national public holidays.

Alternatively, you can contact us via:

Mail

Australia and New Zealand Banking Group Limited
PO Box 537E
MELBOURNE VIC 3001

Telephone

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International: +61 3 9683 9999 Online anz.com