



CREDIT GUIDE

This Credit Guide and other disclosure documents that we may give you, are important documents. These documents are all written in English. You need to ensure that you read and understand these documents before you make a decision to obtain credit. If you are unable to read English you should get help from an independent translator to interpret this material.

WHAT IS A CREDIT GUIDE?

This Credit Guide is designed to assist you in understanding the credit services offered by AMAL Asset Management Limited ABN 31 065 914 918 ("AMAL"). This Credit Guide outlines the types of credit services that AMAL provides, gives information on AMAL's obligations to you with respect to providing those services, and if necessary, how to make a complaint.

WHO IS AMAL?

AMAL is a servicer of exempt special purpose funding entities. AMAL services the credit that may be extended to you by its clients. AMAL is responsible for the provision of the credit services described in this Credit Guide.

HOW CAN YOU CONTACT US?

You can contact AMAL by:

- Calling: **02 9230 6700** (within Australia) or **+ 61 2 9230 6700** (from overseas).
- Mailing: Level 6, 9 Castlereagh Street, Sydney NSW 2000.
- Visiting our website: **www.amal.com.au** and selecting 'Contact AMAL' from the homepage.

HOW DO WE ENGAGE IN CREDIT ACTIVITIES AND PROVIDE CREDIT SERVICES?

AMAL engages in credit activities by entering into servicing agreements with Lenders who have entered into credit contracts with you. These contracts include:

- Credit cards.
- Revolving lines of credit or personal loans.
- Home loans.
- Temporary or ongoing credit limit increases.

AMAL provides credit services to you by providing you with customer service to assist you with loan information figures and manages your repayment collections.

OBTAINING A COPY OF THE CREDIT ASSESSMENT

Before entering into the credit contract or credit limit increase agreement, you may request a written copy of the credit assessment from your Lender, in which case the assessment must be supplied before the contract is entered into.

You may also request a copy of the credit assessment from your Lender at any time during the 7 years after the day the credit contract is entered into or the limit increased. In this case, if the request is made within the first 2 years, then the assessment must be supplied to you within 7 business days. If the request is made beyond the first 2 years, then the assessment must be supplied to you within 21 business days.

There is no charge for the supply of the credit assessment.

WHAT SHOULD YOU DO IF YOU HAVE A COMPLAINT?

AMAL is a member of the Mortgage & Finance Association of Australia (MFAA) and as such we abide by the association's Code of Practice and governance guidelines to assure consumers that they can have confidence when dealing with our company.

We are proud of our customer service culture and make every effort to ensure that our customers are satisfied with the service they receive. However should our customers feel that our service is not what it should be, we want to hear about it and resolve any issues.

We undertake to reply promptly to you once we are in receipt of any suggestion or complaint. In relation to complaints, we will always try to resolve the dispute.

Should you have a suggestion or wish to make a complaint you can:

- Call us on +61 2 9230 6700 and ask for the Quality Manager.
- E-mail us at QualityManager@amal.com.au.
- Write to us at Level 6, 9 Castlereagh Street, Sydney NSW 2000.
- Fax us on +61 2 9210 2700.
- Or speak to any representative of our business, who will refer you to the Quality Manager if they are unable to assist you personally.

If we do not reach agreement on your complaint, you can refer certain matters to the Credit Ombudsman, who can investigate and resolve disputes of up to \$250,000. This service is free to you. You can lodge your complaint by phone, fax or mail.

Credit Ombudsman Service Limited

PO Box A252 Sydney South NSW1235
Level 7, 287 Elizabeth Street
Sydney NSW 2000
Phone: 1800 138 422 or 02 9273 8400
Fax: 02 9261 2798
Email: info@creditombudsman.com.au
Website: www.creditombudsman.com.au