

## Our Responsible Lending Obligations

Regional Australia Bank will not enter into a credit contract, or increase a credit limit, if either the contract or the increase in credit limit is assessed as unsuitable for the member.

A proposed credit contract or increase in a credit limit will be unsuitable if, at the time it is entered into, it is likely that:

- the member will be unable to comply with their financial obligations under the contract, or could only comply with substantial hardship; or
- the contract will not meet the member's requirements or objectives.

The law presumes substantial hardship (unless the contrary is proved) where, looking at the issue at the time the assessment is made, the member could only have complied with their financial obligations under the credit contract by selling their principal place of residence.

To assess the suitability of the credit contract or limit increase, Regional Australia Bank must make reasonable enquiries about your requirements and the purpose of the credit. Regional Australia Bank must also make reasonable enquiries about your financial situation and take steps to verify this information.

If requested by the member, Regional Australia Bank will give them a copy of its assessment that the credit contract or increase in a credit limit that the member is applying for, or has applied for, free of charge. Regional Australia Bank are not required to provide the assessment if the application has been declined.

Regional Australia Bank will give the member the copy of its assessment:

- if requested before entering into the credit contract or increasing the credit limit - before entering into the credit contract or increasing the credit limit;
- if requested within 2 years after entering into the credit contract or increasing the credit limit – within 7 business days of our receiving the request;
- if requested 2 years, but no than more than 7 years, after entering into the credit contract or increasing the credit limit – within 21 business days of our receiving the request.

## What should you do if you have a Complaint?

Regional Australia Bank has an internal complaint and dispute resolution (IDR) process that is readily accessible and free of charge.

To lodge a complaint;

- ☺: Visit your nearest branch during the branch business hours
- ☎: Phone us on 132 067  
(Mon-Fri 8am-6pm, Sat 8.30am,-12pm)
- ✉: Email [idr@regionalaustraliabank.com.au](mailto:idr@regionalaustraliabank.com.au)
- ✉: Write to us at: PO Box U631, UNE NSW 2351
- 🌐: Use the 'Contact us' form on our website [regionalaustraliabank.com.au](http://regionalaustraliabank.com.au)

For further information please refer to Regional Australia Bank's Complaint Handling and Dispute Resolution process on our website under 'About us>Corporate Documents>Policies and Guides' at [www.regionalaustraliabank.com.au](http://www.regionalaustraliabank.com.au)

## External Dispute Resolution

If you are not satisfied with the final outcome of your complaint, you may pursue the matter further with the Australian Financial Complaints Authority (AFCA), our external dispute resolution provider.

Their contact details are:

- ☎: Phone 1800 931 678
- ✉: Email [info@afca.org.au](mailto:info@afca.org.au)
- 🌐: Website [www.afca.org.au](http://www.afca.org.au)
- 📄: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

## For further assistance

If you have any questions about the complaint process or need additional assistance in making a complaint, please call 132 067 or visit your nearest branch.