

# Credit Guide

Effective date: October 2021

This credit guide contains important information about Rabobank Australia Limited, its commitment to lending responsibly and External Resolution Scheme membership.

## Rabobank is committed to lending responsibly

We will not:

- enter into a credit contract with you, or
- increase the credit limit of a credit contract we have already entered into with you

if we determine that the contract or credit limit increase will be unsuitable for you because:

- it will not meet your requirements or objectives
- it is likely you will not be able to comply with your financial obligations under the contract, or
- it is likely you would only be able to comply with your financial obligations under the contract with substantial hardship.

## How can I make a complaint?

At Rabobank we pride ourselves on providing high quality service to our clients, so if we don't measure up to your expectations we genuinely want to know. We are committed to resolving any concern you may have quickly and fairly, and we aim to acknowledge receipt of your complaint within 24 hours (or one business day) of receiving your complaint. If you have a complaint about our products, services, staff or how we handled your complaint, in the first instance, please contact us by using the details below:

- Visit our website and completing our online form: [www.rabobank.com.au/compliments-and-complaints](http://www.rabobank.com.au/compliments-and-complaints)
- Phone: 1800 025 484 (free call), Mon - Fri 6am - 8pm (Sydney time) or call your local area manager. If you're overseas call: +61 2 8115 2240
- Email: [Sydney.client.services@rabobank.com](mailto:Sydney.client.services@rabobank.com)
- Mail: Client Services Manager, Rabobank, GPO Box 4577, Sydney, NSW 2001; or
- Call or visit your local branch and speak directly to your Rural Manager or contact your local Rabobank branch. Often a discussion with a staff member who is familiar with your business can provide a quick resolution. If you are not satisfied or

uncomfortable addressing your complaint with your local team, you can ask to speak to a Branch Manager or Regional Manager by contacting your local Rabobank branch on 1300 30 30 33.

When sending your message to us, please include your name, address and contact details, as well as your complaint and what action(s) you have taken. Also let us know what you would like to see as an outcome.

For security reasons, please DO NOT provide any confidential or account specific information via email or post.

Our staff aim to promptly resolve your complaint and/or any issues identified. If more action is needed, they will escalate the matter to the appropriate person.

## Will Rabobank provide additional assistance to make a complaint?

Should you require additional assistance to make your complaint, Rabobank has the following services available to you:

### National Relay Service (NRS)

A Government initiative that offers phone service for people who have speech and hearing impairments. It is available free of charge through the following channels by:

#### Phone

Voice Relay number: 1300 555 727

SMS Relay number: 0423 677 767

Talk to Text number: 133 677

#### Internet

National Relay Chat Call services:

<https://nrschat.nrs.gov.au/nrs/internetrelay>

National Relay service (SMS):

<https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service>.

Free translation services are available to you, if you have limited English, where you can get the help of a translator or interpreter (telephonically or face to face) to help you lodge your complaint. Please contact us and we will make the necessary arrangements for a translator or interpreter through National Accreditation Authority for Translators and Interpreters (NAATI).

## What is the Rabobank complaint management process and how long it will take to respond to my complaint?

We will send you written acknowledgement of your complaint within 24 hours (one business day), of receipt of your complaint.

We will investigate and respond to your complaint within 30 calendar days (for "Standard Complaints").

For cases that relate to the National Credit Code ("NCC Complaints") (complaints regarding Default Notices; complaints regarding Hardship Notices or requests to Postpone Enforcement Proceedings) we will investigate and respond to your complaints in 21 calendar days. If we are unable to resolve your complaint within 30 calendar days (for Standard Complaints) or 21 days (for NCC Complaints), we will tell you:

- The reasons for the delay;
- Your right to complain to Australian Financial Complaints Authority (AFCA) and/or the Office of the Australian Information Commissioner (OAIC) (if the complaint relates to your personal data); and
- Contact details of AFCA and OAIC.

In limited circumstances, we may need more time to resolve your complaint. If that's the case, we will inform you of the reasons for the delay, provide you with monthly updates and specify a date by which we will provide you with a resolution.

## What if I am not happy with the resolution of my complaint?

If you are not satisfied with the resolution offered or if your complaint is not resolved within 30 calendar days (for Standard Complaints) or 21 calendar days (for NCC Complaints), you have the following options:

### **Access the Australian Financial Complaints Authority (AFCA), an external dispute resolution service.**

Website: [www.afca.org.au](http://www.afca.org.au)

Phone: 1800 931 678

### **Access the Office of the Australian Information Commissioner (OAIC) for privacy related complaints.**

Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Phone: 1300 363 992

If you're overseas call: +61 2 9284 9749

AFCA provides a free and independent service to resolve complaints by consumers and small businesses about financial services firms where that complaint falls within AFCA's terms of reference. Decisions made by AFCA are binding on us. However, time limits may apply to complaints to AFCA so you should act promptly or consult the AFCA website to find out if or when the time limit relevant to your circumstances expires. For more information, please refer to AFCA's brochure 'How to Resolve your Dispute' from AFCA website or request a copy of this brochure from one of our staff members.

## Can I access bank documents?

If you request it, we will give you a written copy of our assessment as to whether the credit contract will, in our view, be unsuitable for you before you enter into the credit contract or before the credit limit of a credit contract with you is increased.

At any time within seven years of the date we enter into a credit contract with you, or increase the credit limit of a credit contract with you, you may request a copy of this credit contract assessment. We will give you a written copy of that assessment:

- Within seven business days of receiving your request, if your request is made within two years of the date we enter into the credit contract with you or increase the credit limit of the credit contract with you
- Otherwise, within 21 business days of receiving your request

We will not charge you for giving you a copy of our assessment.