



UBank Credit Guide

About this document

This credit guide gives you information about the credit assistance we provide for a UBank UHomeLoan.

Licensee: **National Australia Bank Limited**
(“We”, “Us”) ABN 12 004 044 937
Australian Credit Licence Number 230686
UBank is a division of National Australia Bank Limited (“UBank”).

Contact details:

Address: UBank PO Box 1466, North Sydney 2059
Phone: 13 30 80
Secure Mail: Log in to [UBank Online Banking](#)
Website: ubank.com.au

When do we give you credit assistance?

We offer credit assistance whenever:

- We help you make your UHomeLoan application;
- We suggest you apply for a UHomeLoan (or suggest you apply for an increase to a UHomeLoan); or
- We suggest you stay with your UHomeLoan.

What we need to do before giving you credit assistance

Before we can give you credit assistance, we need to assess whether or not the UHomeLoan is suitable for you. If it's unsuitable, we won't be able to give you credit assistance. (A loan would be unsuitable for you if it doesn't meet your requirements and objectives, or you're unable to make loan repayments without substantial hardship.)

To make this assessment, we need to check whether:

- The UHomeLoan (or UHomeLoan increase) will meet your requirements and objectives; and
- You can meet your UHomeLoan repayments.

Getting a copy of our assessment

If we give you credit assistance, you can ask us for a copy of our assessment any time, for up to 7 years after you apply. Just give us a call on 13 30 80, or email servicing.ubank@ubank.com.au.

We have to give you the copy:

- within 7 business days after the day we get your request if you make the request within 2 years of the date we get your application; or
- within 21 business days after the day we get your request.

Our role and how we work with the credit provider

We work with Advantagedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202 (“Advantagedge”) to provide the UHomeLoan to our customers.

The credit provider of the UHomeLoan is AFSH Nominees Pty Ltd ACN 143 937 437 Australian Credit Licence 391192 (“credit provider”) – part of the National Australia Bank group of companies.

Advantagedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202 is authorised to act for the credit provider and is also part of the National Australia Bank group of companies. We have an arrangement with Advantagedge to act as a mortgage manager for the credit provider.

This means that we provide credit assistance to UHomeLoan applicants and manage the relationship with UHomeLoan customers on a day to day basis. For example, we'll provide you with home loan statements, and all other information relating to your UHomeLoan. We're also the point of contact for you in resolving any issues you may have with your loan.

When providing credit assistance, AFSH Nominees Pty Ltd is the only credit provider UBank deals with.

Fees

There are no fees whatsoever payable to UBank for providing credit assistance. Some fees are payable to the credit provider, for example mortgage registration, and these are outlined in your loan contract.

About our commission

If you take out a UHomeLoan, Advantedge will pay UBank a monthly commission.

If you'd like an estimate of the commission we receive for your loan and how it is worked out, please get in touch.

UBank doesn't pay a commission for your UHomeLoan.

What to do if you have a dispute or complaint

If you have any problems, please get in touch in any of these ways:

- call us on 13 30 80; or
- send us a Secure Mail through the "Talk to us" tab in the main menu at ubank.com.au; or
- write to us at:

Customer Resolutions Team

UBank

PO Box 1466

North Sydney NSW 2059

Please give us as much information as you can, as it will help us resolve things faster. And if you've got any supporting documentation, please have it handy when you raise your concern.

If you do raise an issue with us, we'll address it as quickly as possible – and aim to have everything resolved within 45 days.

Need more options?

If you're not satisfied with our proposed solution, you can contact the Financial Ombudsman Service – an external dispute resolution service. Their processes are entirely independent – and totally free.

Their details are:

Telephone: 1300 78 08 08 or (03) 9613 7366 9am-5pm AEST weekdays.

If you're overseas, call them on +61 2 8756 0855.

Fax: (03) 9613 6399

Website: fos.org.au

Postal Address: Financial Ombudsman Service,

GPO Box 3, Melbourne Vic 3001

Of course, we'd much rather try to resolve the issue together first – and this service will encourage the same before they get involved.