

Credit guide

This credit guide gives you information about the credit assistance we provide in relation to home loans. There are a few things you need to know before accepting a home loan offer, so please take the time to review this guide.

Key information

Provider of credit assistance <i>(We, us, our)</i>	86 400 Pty Ltd (86 400) ABN 13 621 804 813 Mezzanine Level, 2 Carrington Street Sydney NSW 2000 13 30 80 service@ubank.com.au Credit Representative Number: 534936
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What is credit assistance?

We are required to provide this credit guide to you when we provide credit assistance by:

- helping you apply for a home loan; or
- suggesting you apply for a home loan or for an increase to an existing home loan; or
- suggesting you remain in your home loan.

Our relationship with the credit provider

We are appointed as a credit representative of National Australia Bank Limited ABN 12 004 044 937 Australian Credit Licence number 230686 (NAB) and are authorised to provide credit assistance to you under the National Consumer Credit Protection Act 2009.

NAB is the credit provider for Ubank home loans. 86 400 is a wholly owned subsidiary of NAB. 86 400's obligations do not represent deposits or other liabilities of NAB. 86 400 is not the credit provider for the home loan products even though 86 400's name and logo may appear on the related correspondence and statements, and even though information regarding the home loan can be accessed through 86 400.

86 400 will only assist you in relation to Ubank home loans provided by NAB and no other lenders.

Our commitment to responsible lending

Before NAB provides the home loan to you, we will assess whether the loan is 'unsuitable' for you. We won't suggest or assist you enter into a credit contract, apply for an increase to your credit limit under an existing credit contract, or remain in a particular credit contract with NAB, if we assess that the contract is unsuitable for you because:

- it's likely that you won't be able to pay or only pay with substantial hardship; or
- it doesn't meet your requirements or objectives.

Getting a copy of the assessment

We will give you a free copy of the assessment if you request it before you enter into the credit contract with NAB or credit limit increase under an existing contract (the credit day). If you need a copy in the future, let us know and we will provide you with a copy:

- within 7 business days, if your request is within 2 years of the credit day; or
- within 21 business days, if your request is within 7 years of the credit day.

We do not need to provide you with a copy if your application was not approved or if more than 7 years have passed.

Referral fees or commissions we may pay

In some cases, you may have been referred to us by third parties such as mortgage brokers and aggregators, real estate agents, accountants, providers of credit products and financial planners/personal financial management services. Where this is the case, a referral fee or other payment may be paid to these parties.

You can, upon request, obtain a reasonable estimate of the amount we pay and how it is worked out.

If you're unhappy about something

If you have a complaint, please get in touch and we'll try to resolve your complaint quickly and fairly.

Email: complaints@ubank.com.au

Call: 13 30 80

Visit: ubank.com.au

Mail: Mezzanine Level, 2 Carrington Street Sydney NSW 2000

We aim to resolve complaints within 30 days. A shorter 21 day timeframe applies to complaints about financial hardship and debt collection. If we can't resolve your complaint within these timeframes, we'll tell you the reason for the delay, give you a date you can expect to hear an outcome and continue to update you on the progress.

In the unlikely event that you're not happy with how we've resolved your complaint, you can seek assistance from the Australian Financial Complaints Authority (AFCA), a free and independent dispute resolution service.

Email: info@afca.org.au

Call: 1800 931 678

Visit: afca.org.au

Mail: GPO Box 3, Melbourne, VIC 3001