

CREDIT GUIDE

This document is the credit guide of Mega International Commercial Bank Co., Ltd ABN 27 079 372 688 (the **Bank**).

Dispute Resolution

If you have a complaint about the Bank's products or services, we can resolve issues as follows

Step 1 – Contact branch

Please contact the Bank, using the following contact details.

Sydney Branch	Brisbane Branch	Melbourne Branch
Level 8, 10 Spring Street Sydney NSW 2000 Australia TEL: + 61 2 9230 1300 FAX: + 61 2 9233 5859	Suite 1-3, 3 Zamia Street Sunnybank QLD 4109 Australia TEL: + 61 7 3219 5300 FAX: + 61 7 3219 5200	Level 20, 459 Collins Street Melbourne VIC 3000 Australia TEL: + 61 3 8610 8500 FAX: + 61 3 9620 0600

If your complaint is not immediately resolved, you may make a formal complaint either by:

- providing the Bank with all relevant details of complaint; or
- asking the Bank to document all relevant details of your complaint.

We will acknowledge your complaint within 24 hours (or one business day) of receiving it, or as soon as practicable.

If your complaint cannot be immediately resolved, our Complaints Manager will appoint a person to work with you to resolve your complaint. That person will contact you within two business days. The person handling your complaint will investigate the complaint, and in some cases, they may ask you to provide additional information.

We will respond to a credit-related complaint no later than 21 calendar days and for standard complaints 30 calendar days after receiving the complaint. If the Bank cannot provide you with our response to your complaint within prescribed timeline, we will write to you to tell you the reasons for the delay and give you information about your rights.

Step 2- Australian Financial Complaints Authority

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

The Bank will provide any assistance that AFCA requires to enable them to investigate your complaint.

Responsible Lending

The Bank is committed to being a responsible lender.

The Bank is required by law to assess whether a proposed credit contract or an increase in the credit limit of a credit contract will be unsuitable for you. A contract will be unsuitable for you if you are unable to comply with your financial obligations under the contract without suffering substantial hardship or if contract does not meet your stated requirements and objectives. To ensure that we do not enter into unsuitable contract, we are required to make

reasonable inquiries relating to your financial situation, requirements, and objectives, and to take reasonable steps to verify your financial situation.

You may ask the Bank for a written copy of the Bank's assessment. The Bank will provide you with a free written copy of the assessment:

- before you enter the credit contract or accept the credit limit increase – if you ask for a copy of the assessment before you enter the credit contract or before the credit limit is increased;
- within 7 business days – if you ask for the copy of the assessment within 2 years of entering into the credit contract or of the credit limit being increased; or
- within 21 business days – if you ask for the copy of the assessment between 2 and 7 years of entering into the credit contract or of the credit limit being increased.

The Bank is not required to give you a copy of the assessment if you ask for a copy more than 7 years after you entered into the credit contract or after the credit limit was increased.