

ME Bank Credit Guide

For more information
please call **1300 654 998**
or visit **[mebank.com.au](https://www.mebank.com.au)**

Our details

ME Bank
Reply Paid 1345
Melbourne VIC 8060
1300 654 998
mebank.com.au

Credit assessment

All credit applicants must be assessed to determine their ability to service the credit provided to them without substantial hardship.

While credit providers are required by the National Consumer Credit Protection Act 2009 to act in a fair and honest manner, these values are already an established part of ME Bank's operating principles.

If the contract is unsuitable for you, then we are prohibited from entering into the credit contract or increasing the credit limit of the contract.

A contract will be assessed as unsuitable if, at the time of the assessment, it is likely that if the contract is entered into or the credit limit is increased:

- you will be unable to comply with your financial obligations under the contract or could only comply with substantial hardship; or
- the contract will not meet your requirements or objectives.

We may also decline your application for other reasons as determined by us.

Obtaining a copy of your assessment

We are not required to provide a copy of the assessment if the contract or credit limit increase is not approved.

If your assessment is successful, we are required to retain a copy of your assessment for seven years from the day the credit contract is entered into or the credit limit is increased.

You can request a copy of your successful assessment from us and you will not be charged for this.

We will provide you with your copy of the assessment according to the time your request is made:

- before entering the contract or increasing the credit limit if your request is made before this time;

- within seven business days if the request is made within two years of the contract being entered into or the credit limit increased; or
- within 21 business days for requests made more than two years after the contract is entered into or the credit limit increased.

Resolving disputes

- (a) If you have a complaint or believe an error or unauthorised transaction has been made on your account, you must tell us immediately.
- (b) It is essential that you give us all the information you have to help us to resolve your concern. If we can not resolve your concern immediately, we will require you to put your complaint in writing and send it to our Customer Relations department by:
- secure email – via our Internet Banking Service, addressing the email to 'Customer Relations Manager';
- or
- mail:
Customer Relations Manager
ME Bank
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- (c) Once we receive your complaint we will investigate it based on available evidence. Within 21 days of receiving your complaint we will either:
- complete the investigation and inform you in writing of the outcome; or
 - inform you in writing that we need more time to complete the investigation.
- (d) Unless there are exceptional circumstances, we will complete the investigation of your complaint within 45 days of receiving it. Where an investigation may continue beyond 45 days we will:
- inform you in writing of the reasons for the delay and your right to have the matter reviewed by the Financial Ombudsman Service;
 - provide you with monthly updates on the progress of the investigation; and
 - inform you of a date when a decision can be reasonably expected.

- (e) When we have completed our investigation we will inform you in writing of the outcome of the investigation and the reasons for our decision and, unless the complaint has been completely resolved in your favour, what further complaint resolution options exist.
- (f) If you are still not satisfied after the completion of the investigation, you may wish to contact our external dispute resolution scheme, the Financial Ombudsman Service, by:

Mail: Financial Ombudsman Service Limited
GPO Box 3
Melbourne VIC 3001

Phone: 1300 78 08 08

Email: info@fos.org.au

Website: www.fos.org.au