

# ANZ CREDIT GUIDE

AUSTRALIA AND NEW ZEALAND BANKING  
GROUP LIMITED ABN 11 005 357 522



This Credit Guide is designed to help you in deciding whether to enter into a credit contract with Australia and New Zealand Banking Group Limited (ANZ).

## WHAT CREDIT PRODUCTS WE OFFER.

We offer a full range of consumer lending products, including:

- Credit cards
- Home loans, residential investment loans and equity loans
- Personal loans
- Personal overdrafts
- Consumer asset finance (secured car loans) through our Esanda brand.

You may have applied for or inquired about an ANZ product through an ANZ Mobile Lender. ANZ has appointed each ANZ Mobile Lender as a credit representative and is therefore responsible for the services they provide to you.

## HOW WE AIM TO RESOLVE COMPLAINTS.

If we make a mistake or our service doesn't meet your expectations, we want to know.

### **Step 1 – Customer Service area**

Our customer service team is your first point of contact for raising concerns. Talk to our staff at your local ANZ branch, business centre or our call centre (13 13 14) and they will do their best to solve your problem on the spot.

### **Step 2 – Complaint Resolution Centre**

If your complaint can't be resolved by the end of the next business day, our specialist complaints team, Complaint Resolution Centre, will take responsibility to work with you to resolve your questions quickly. You can also contact the Complaint Resolution Centre if you are unhappy with the response you received from one of our Customer Service areas.

We aim to resolve the majority of complaints within a maximum of five business days. If your complaint will take longer to resolve, we will update you progressively.

**Contact:**

Phone: 1800 805 154 (8am – 7pm AEST weekdays)

Email: [yourfeedback@anz.com](mailto:yourfeedback@anz.com)

Mail: ANZ Complaint Resolution Centre

Locked Bag 4050 South Melbourne VIC 3205

**Step 3 – ANZ's Customer Advocate**

If you are not happy with the resolution offered by the Complaint Resolution Centre, you can have your complaint reviewed by ANZ's Customer Advocate who provides a free, independent review to reach a resolution that is fair to you and to ANZ.

**Contact:**

Mail: Level 6A.4/833 Collins St Melbourne VIC 3008

Phone: +613 8654 1000

Email: [customeradvocate@anz.com](mailto:customeradvocate@anz.com)

## **IF WE CAN'T RESOLVE YOUR COMPLAINT.**

**Financial Ombudsman Service Limited (FOS)**

If you are still not satisfied with the outcome of your complaint, you can contact the Financial Ombudsman Service (FOS) for an independent review.

Their services are free of charge.

**Contact:**

Mail: GPO Box 3 Melbourne VIC 3001

Phone: 1300 780 808

Email: [info@fos.org.au](mailto:info@fos.org.au)

Internet: [fos.org.au](http://fos.org.au)

**Australian Securities and Investments Commission (ASIC)**

The ASIC website contains information on complaining about companies and people and describes the types of complaints handled by ASIC.

**Contact:**

Phone: 1300 300 630

Internet: [asic.gov.au](http://asic.gov.au)

## OUR OBLIGATIONS BEFORE PROVIDING CREDIT TO YOU.

We are prohibited by law from providing credit that is unsuitable for you.

This means before we provide you credit, we must make an assessment that:

- you can meet your financial obligations under the credit contract without substantial hardship; and
- the credit meets your requirements and objectives.

To help us to make this assessment we will:

- make reasonable inquiries about your financial situation and requirements and objectives that we believe are relevant to the credit you are applying for; and
- take reasonable steps to verify your financial information – for instance by asking for evidence of your income; and
- use this information to determine whether the credit is unsuitable for you.

You can ask for a written copy of our final assessment, which will include a summary of the inquiries we made and the factual information we relied on.

You can ask for this assessment either before you decide to accept our offer of credit or up to 7 years after you enter into the credit contract (or accept a credit limit increase). However, we're not required to provide you an assessment when your application is declined or if you decide to not increase your credit limit.

We will provide the assessment within 7 business days if you accepted the credit less than 2 years from your request. Otherwise, we will provide the assessment within 21 business days.

## CONTACTING US

You can contact us to find out more information about ANZ in the following ways:

### **Mail**

Australia and New Zealand Banking Group Limited  
PO Box 537E  
MELBOURNE VIC 3001

### **Telephone**

Australia: 13 13 14  
International: +61 3 9683 9999

### **Internet**

[anz.com](http://anz.com)

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