

What if you are not satisfied with our response

On occasions, you may remain dissatisfied with our response. The next step is to ask for the matter to be reviewed by a Senior Manager of Tasmanian Perpetual Trustees. Please ensure that you include your customer number on your request, and provide the reason why you are dissatisfied with the initial response and the outcome you are seeking to resolve the dispute.

We will respond within 14 days of receipt of your request, or contact you to advise that the investigation will require additional time. Please forward your request to:

Complaints Officer:
Tasmanian Perpetual Trustees
GPO Box 227
Hobart TAS 7001

You can also email your request to:
info@tptl.com.au

If we cannot resolve the issue to your satisfaction

If, despite everyone's best efforts to reach a positive outcome you remain dissatisfied with Tasmanian Perpetual Trustee's response, you may wish to have the matter investigated by someone other than Tasmanian Perpetual Trustees.

Should you remain unhappy with our final response, you have the right to have your claim dealt with by the Financial Ombudsman Service (FOS). Tasmanian Perpetual Trustees is a member of FOS, an external dispute resolution scheme approved by the Australian Securities and Investments Commission. FOS is an independent organisation offering free and accessible dispute resolution services to financial services consumers across Australia.

The Financial Ombudsman Service can be contacted by:

Phone: 1300 78 08 08
Fax: 03 9613 6399
Post: GPO Box 3 Melbourne VIC 3001
Email: info@fos.org.au
Web: www.fos.org.au

If you have a complaint or concern about the collection or use of your personal information or a breach of privacy and we are unable to resolve your dispute, the matter can be referred to the Federal Privacy Commissioner who may investigate your complaint further.

They can be contacted on 1300 363 992, www.oaic.gov.au or at Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001.

The Australian Securities and Investments Commission (ASIC) www.asic.gov.au also has an Infoline 1300 300 630, which you may use to make a complaint and obtain information about your rights. Alternatively, you can detail your complaint in an email to infoline@asic.gov.au

To find out more, call Tasmanian Perpetual Trustees on 1300 138 044 or visit your local Branch.

Updating this Credit Guide

All details are current as the date of this Credit Guide. We will publish minor changes on our website. We will update the Credit Guide if there are any material changes adverse to borrowers.

How to contact Tasmanian Perpetual Trustees

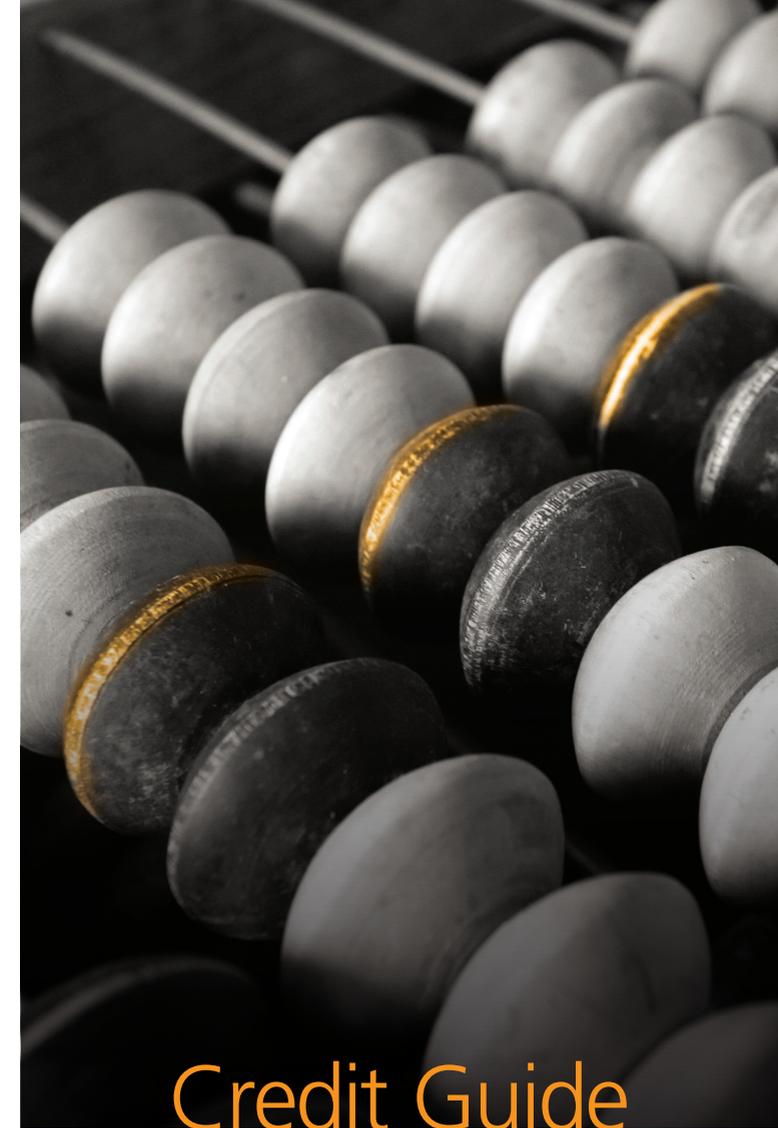
Tasmanian Perpetual Trustees:
Post: GPO Box 227
Hobart TAS 7001
Phone: 1300 138 044
Email: info@tptl.com.au
Website: tasmanianperpetual.com.au



**Tasmanian
Perpetual
Trustees**

1300 138 044
info@tptl.com.au
www.tasmanianperpetual.com.au

Tasmanian Perpetual Trustees Limited
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Credit Guide

Effective date 12 March 2014



**Tasmanian
Perpetual
Trustees**

Tasmanian Perpetual Trustees has an Australian Credit Licence (ACL) authorising us to provide credit.

This Credit Guide provides you with an understanding of what to expect from us when we provide credit to you. The Guide includes information about some of our obligations under the *National Consumer Credit Protection Act 2009* (the National Credit Act).

You may also receive other documents when we provide services or credit to you.

Borrowing money from us

Under the National Credit Act we are prohibited from providing you with credit under a credit contract if the contract will be unsuitable for you.

Similarly, we are prohibited from increasing the limit of an existing credit contract, if the new limit will be unsuitable for you.

A credit contract, or credit limit increase is unsuitable for you if at the time the contract is entered or limit increased it is likely that:

- you will be unable to comply with your financial obligations under the contract, or can only comply with substantial hardship at that time, or
- the contract or increase does not meet your requirements and objectives at that time.

Our obligation to make a credit assessment

Before providing you with credit, we must make a preliminary assessment as to whether the contract or increase in limit will be unsuitable for you. In order to make this assessment we must:

- make reasonable inquiries about your requirements and objectives in relation to the credit contract; and
- make reasonable inquiries about your financial situation; and
- take reasonable steps to verify your financial situation.

Obtaining this information helps us to get a reasonable understanding of your need for credit as well as your ability to meet all the repayments, fees, charges and transaction associated with the proposed credit contract.

The extent of the inquiries we undertake will depend on your circumstances.

Your right to receive a copy of the credit assessment

You have the right to request a copy of our assessment of your suitability.

You may request a copy of the credit assessment up to seven years after the day on which the credit contract is entered or the credit limit is increased.

Note – you are only entitled to receive a copy of your assessment if your loan is approved or credit limit increased.

You have other rights to access personal information we collect about you under the provisions of the *Privacy Act 1988* (Cth). Please refer to our Privacy Policy which is available at any Tasmanian Perpetual Trustees Branch, by calling 1300 138 044 or at tasmanianperpetual.com.au

More information on borrowing from us

For general information about borrowing go to our website at tasmanianperpetual.com.au

Our complaint handling procedure

We understand that sometimes you may feel unhappy with some aspects of our products and services.

If you have a complaint or concern, we have a clear process to receive, respond to and resolve it.

Please give us the opportunity to listen and resolve your complaint.

If a product or service does not meet your expectations, we want to know about it. Your feedback is important to us and it provides us with the opportunity to continually improve our services.

We are committed to resolving customer concerns in a timely and professional manner.

Making a complaint

Be prepared

Before you contact us be prepared with any supporting documents or evidence you think will help clarify your concern. When you make your complaint, be clear about what has happened and what you would like us to do.

Contact us in person or via Phone

If you have a complaint or concern you should first contact us on 1300 138 044 or call into your nearest Tasmanian Perpetual Trustees branch. In most situations we will be able to resolve the matter at that time. If we are unable to resolve the matter at that time, we will follow up with the appropriate area and keep you advised of the progress whilst the matter is being investigated.

Write to us

You may also raise your concerns by completing the 'Complaint Form' in the *Resolving your Complaints* brochure, available at any Tasmanian Perpetual Trustees branch or by calling 1300 138 044, or documenting separately the details of your complaint and handing it in at your nearest Tasmanian Perpetual Trustees branch or mailing it to us. All relevant supporting documentation should be included.

Written complaints can be forwarded to:

Complaints Officer
Tasmanian Perpetual Trustees
GPO Box 227
Hobart TAS 7001

You can also email your complaint or concern to:
info@tptl.com.au

What you can expect from Tasmanian Perpetual Trustees

Our aim is to respond to your complaint promptly and resolve it quickly. This can often be done when you first contact us, either by phone or in person at a Tasmanian Perpetual Trustees branch.

If we cannot resolve your concern or complaint immediately, we will continue to investigate the situation promptly, and will try to resolve the problem within 21 days. If we need more information or more time to investigate we will write to you advising that it will take longer. In no case will we allow a complaint to remain unresolved longer than 45 working days without a written response.