

Things I
should know
before I sign
on the dotted
line.

Credit Guide

Date: November 2018



Welcome!

Thank you for considering ING.

Before you accept our offer there are a few things we need to tell you, so please take some time to review this brochure.

About us

ING has been operating in Australia since 1999 and is wholly owned by ING Group. ING is a business name of ING Bank (Australia) Limited, ABN 24 000 893 292, Australian Credit Licence 229823. You will find our contact details on the back of this guide.

Our commitment to you

We will not enter into a credit contract with you, or increase the credit limit of an existing credit contract we have entered into with you, if we determine that the contract or credit limit increase will be unsuitable for you because:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with your financial obligations under the contract; or
- it is likely you would only be able to comply with your financial obligations under the contract with substantial hardship.

Your rights

At any time before you enter into the credit contract or before we increase the credit limit of an existing credit contract with you, you can request a copy of our assessment as to whether the credit contract will, in our view, be unsuitable for you. And, if you happen to need a copy in the future, our assessment will be available to you in writing any time within 7 years from the date we enter into the credit contract with you or increase the credit limit of an existing credit contract. We'll try to get this information to you sooner but below are our turnaround times:

- within 7 business days if your request is made within 2 years of the date we entered into the credit contract with you or increased the credit limit of the existing credit contract with you;
- otherwise, within 21 business days of receiving your request.

There is no fee for providing a copy of our assessment.

What if something goes wrong?

You're entitled to efficient, honest and fair treatment in your dealings with us. If we haven't met your expectations or you have any issues, suspect an error or have a concern about your account(s), we want to help resolve them. You can

contact us via phone, our website or in writing; you'll find our contact details on the back of this brochure.

If you're writing to us, it's important to give us all the information you have, such as:

1. Account information – your full account name and number.
2. Contact details – your phone number or other preferred method of contact. If you wish to be called only during certain hours, please let us know.
3. Complaint information – what your complaint is about and when it happened.
4. Resolution – how you would like your complaint to be resolved.

Once we receive this information, we'll be able to investigate your complaint and work towards a resolution.

If we're unable to resolve your concern or complaint at the first point of contact, you can escalate it for further review. We may need to escalate complaints that are complex or need a more detailed investigation.

Within 21 days of receiving the relevant details of your complaint, we'll let you know in writing either the outcome of the investigation, or that we need more time to complete our investigation or require further information from you.

If there are exceptional circumstances and we are unable to complete the investigation within 45 days, we'll inform you of the reasons for the delay. We'll give you monthly updates and let you know when a decision can be reasonably expected, unless we're waiting on a response from you, which we have advised you we require. Once we've completed our investigation, we'll confirm the outcome and the reasons for that outcome.

Where else can I go?

In the unlikely event that your complaint cannot be resolved directly with ING, you can seek assistance from the Australian Financial Complaints Authority (the AFCA Scheme). The AFCA Scheme provides a free and independent dispute resolution service to assist customers.

You can contact the AFCA Scheme by:

- calling **1800 931 678**;
- visiting afca.org.au;
- emailing info@afca.org.au;
- writing to: **Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001**

Our contact details



Visit our website at

ing.com.au



Mail us (no stamp required) at

ING

Reply Paid 2682

Sydney NSW 2001



Call **133 464**

24 hours a day, 7 days a week



For the curious: Information in this credit guide is current as at the time of printing and is subject to change. This Credit Guide is issued by ING. ING is a business name of ING Bank (Australia) Limited, ABN 24 000 893 292, Australian Credit Licence 229823. ING PL0001 10/18