

# Credit Guide and Credit Quote

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Credit Assistance Provider  
– Suncorp Clear Options  
Credit Card

Effective Date: 9 April 2018

Suncorp-Metway Limited ABN 66 010 831 722  
Australian Credit Licence number 229882



## Important Information about this document

This document is the Credit Assistance Provider Credit Guide ("Credit Guide") of Suncorp-Metway Limited ABN 66 010 831 722 Australian credit licence 229882 ("Suncorp Bank"). In this Credit Guide "we", "our" and "us" means Suncorp Bank.

This Credit Guide contains information about Suncorp Bank and our obligations as a credit assistance provider when we are providing credit assistance in relation to Suncorp Clear Options Credit Cards. The National Consumer Credit Protection Act 2009 requires us to provide this information to you when it becomes apparent to us that we are likely to provide credit assistance to you in relation to a Suncorp Clear Options Credit Card contract.

## Who is the Credit Assistance Provider and how can I contact them?

Suncorp Bank will often act as a credit assistance provider when promoting and distributing Suncorp Clear Options Credit Cards.

Our Head Office is located at:

Brisbane Square,  
Level 28, 266 George Street  
Brisbane Qld 4000.

You can contact us by:

Telephone on: 13 11 55

Internet on: [suncorp.com.au/banking](http://suncorp.com.au/banking)

Mail at: GPO Box 1453,  
Brisbane Qld 4001

In person: Visit your local store

## Who is the Credit Provider?

Citigroup Pty Limited ABN 88 004 325 080 ("Citigroup") (Australian credit licence No. 238098) is the credit provider and issuer of Suncorp Clear Options Credit Cards. Suncorp Bank promotes and distributes Suncorp Clear Options Credit Cards on Citigroup's behalf under an agreement with Citigroup. Suncorp Bank will not guarantee or otherwise support Citigroup's obligations under the contracts or agreements connected with the Credit Cards (other than those relating to Suncorp Bank internet banking and telephone banking).

## Do fees apply for obtaining credit assistance in relation to Suncorp Clear Options Credit Cards?

There are no fees or charges payable by you to Suncorp Bank for the credit assistance or for matters associated with credit assistance, provided by Suncorp Bank.

## Does Suncorp Bank receive commission for providing credit assistance in relation to Suncorp Clear Options Credit Cards?

Citigroup pays commissions to Suncorp Bank for the introduction of your credit contract. Commissions range between \$0 and \$50 per new, activated card account. Commission based on net revenue generated from card accounts may also be paid – these amounts are currently not ascertainable.

# Who can I contact if I have a Problem or Complaint?

We can help you with any complaints you might have and we would like to hear about these. If you have a complaint concerning the services we provide, please tell us.

Most problems can be solved by simply talking to staff at your local Suncorp Bank store or telephoning our call centre on 13 11 55.

You can tell us of your complaint in any of the following ways:

Telephone us on: 1800 689 762 (Free call)

Send us a fax on: 1300 767 337 (cost of a local call)

Write to us at: Reply Paid 1453  
Suncorp Bank Customer Relations  
(RE058)  
GPO Box 1453  
Brisbane QLD 4001

Email us at: [customer.relations@suncorp.com.au](mailto:customer.relations@suncorp.com.au)

We will try to resolve your problem within 24 hours. If we can't we will acknowledge your complaint within 3 days and endeavour to resolve it within 21 days.

If you are not satisfied with the outcome of your complaint or the way in which it was handled please let us know.

Alternatively, you can contact our external dispute resolution scheme. External Dispute Resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Suncorp Bank's External Dispute Resolution provider is the Australian Financial Complaints Authority (AFCA) and can be contacted by:

Telephoning: 1800 931 678 (FREE CALL)

Visiting: [www.afca.org.au](http://www.afca.org.au)

Emailing: [info@afca.org.au](mailto:info@afca.org.au)

Writing to: Australian Financial Complaints  
Authority (AFCA)  
GPO Box 3, Melbourne, VIC 3001

# Credit Quote – Credit Assistance Provider – Suncorp Clear Options Credit Cards

You do not have to pay any fee or charge to Suncorp- Metway Limited ABN 66 010 831 722 (“Suncorp Bank”) for any credit assistance or other related services provided to you by Suncorp Bank in relation to a Suncorp Clear Options Credit Card.

## Contact us



*Call*  
13 11 55



*Online*  
[suncorp.com.au/banking](http://suncorp.com.au/banking)



*Local store*