

CREDIT GUIDE

This Credit Guide and other disclosure documents that we may give you, are important documents. These documents are all written in English. If you are unable to read English you should get help from an independent translator to interpret this material.

What is a Credit Guide?

This Credit Guide is designed to assist you in understanding the credit services offered by AMAL Asset Management Limited ABN 31 065 914 918 (AMAL). This Credit Guide outlines the types of credit services that AMAL provides, gives information on AMAL's obligations to you with respect to providing those services, and if necessary, how to make a complaint.

Who is AMAL?

AMAL has been appointed by your credit provider to manage your loan, and will be involved in ensuring all payments owed under your credit contract are made by the due date. We are also responsible for following up any arrears. If you have any questions at any time about your account, please contact us by:

- Calling: 1300 720 452 (within Australia) or + 61 2 9230 6700 (from overseas).
- Mailing: Level 9, 9 Castlereagh Street, Sydney NSW 2000.
- Visiting our website: www.amal.com.au and selecting 'Contact' from the homepage.

What should you do if you have a complaint?

AMAL is a member of the Mortgage & Finance Association of Australia (MFAA) and as such we abide by the association's Code of Practice and governance guidelines to assure consumers that they can have confidence when dealing with our company.

We are proud of our customer service culture and make every effort to ensure that our customers are satisfied with the service they receive. However should our customers feel that our service is not what it should be, we want to hear about it and resolve any issues.

We undertake to reply promptly to you once we are in receipt of any suggestion or complaint. In relation to complaints, we will always try to resolve the dispute.

Should you have a suggestion or wish to make a complaint you can:

- Call us on 1300 720 452 and ask for the Quality Manager.
- E-mail us at qualitymanager@amal.com.au.
- Write to us at Level 9, 9 Castlereagh Street, Sydney NSW 2000.
- Or speak to any team member, who will refer you to the Quality Manager if they are unable to assist.

If we do not reach agreement on your complaint, you can refer certain matters to the Credit & Investments Ombudsman, who can investigate and resolve disputes. This free service is established to provide you with an independent mechanism to resolve specific complaints.

Our external dispute resolution provider is:

Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

Questions?

If you have any questions about this Credit Guide or anything else about our services, just ask at any time. We're here to help you.