



Combined Credit Guide for BOQ and Virgin Money Australia

JUNE 2019

VMA013 06/19



HOME LOANS

Bank of Queensland Limited ABN 32 009 656 740, Australian Credit Licence No. 244 616 (BOQ) and its credit representative Virgin Money (Australia) Pty Limited ABN 75 103 478 897 Credit Representative Number 369377 (Virgin Money Australia) (together we or us) provide in this Credit Guide information in relation to credit provided by BOQ and credit assistance provided by Virgin Money Australia regarding Reward Me Home Loans.

(a) Credit Provider

If you apply for a Reward Me Home Loan through Virgin Money, that Reward Me Home Loan will be provided by BOQ. Virgin Money Australia is not the credit provider even though Virgin Money Australia's name and the Virgin Money logo may appear on the related correspondence, terms and conditions and statements, and even though information regarding the Reward Me Home Loan can be accessed through the Hub at virginmoney.com.au.

Virgin Money Australia promotes and distributes the Reward Me Home Loans.

(b) Inquiries, verification and assessments

Prior to approving the application, BOQ is required by law to undertake certain inquiries, take steps to verify information and make an assessment as to whether the Reward Me Home Loan is unsuitable for you. You can ask us for a copy of BOQ's final assessment prior to entering into a credit contract with us by calling our Home Loan Customer Care Team on 13 81 51 or email service@virginmoney.com.au.

(c) No fees or charges from BOQ on assistance with Reward Me Home Loan

While BOQ may charge interest, fees and other amounts in connection with the Reward Me Home Loan it issues, Virgin Money does not impose any fees or charges for providing any assistance or other service in relation to the Reward Me Home Loan, such as assisting with applications.

IF YOU HAVE A PROBLEM OR DISPUTE

(a) Our service commitment

Virgin Money Australia and BOQ are both committed to providing our customers with the best customer service experience. Resolution of problems is a priority for us. If at any time our service does not meet your expectations we would like you to let us know.

(b) How to contact us about a problem or dispute

If you have any problems you wish to raise with either of us in relation to your Reward Me Home Loan you may contact our Customer Relations Team via:

Email: customer.relations@virginmoney.com.au

Telephone: 1800 574 766

Fax: (07) 3212 3286

Mail: Customer Relations
Reply Paid 2258
Brisbane QLD 4001

BOQ may share information about complaints with Virgin Money Australia to assist in the resolution of the complaint.

(c) How will your complaint be handled?

If we cannot solve your problem on the spot, we will let you know within 48 hours who is handling your complaint and how long it is likely to take for it to be resolved. We aim to resolve all complaints within 5 business days. If this is not possible we will keep you informed of our progress.

If your complaint cannot be resolved promptly, our Customer Relations team will take responsibility and work with you to resolve the matter.

(d) What to do if you feel your complaint has not been resolved

If you remain dissatisfied with the outcome or you would like an independent review of the complaint and the result, you can refer your complaint to Australian Financial Complaints Authority (AFCA)

Telephone: 1800 931 678

Internet: www.afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) also has an information hotline you can call by dialling 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

(e) Further information

For further information on solving problems and disputes please visit virginmoney.com.au.

CREDIT REPRESENTATIVES

Virgin Money Australia engages in credit activities by way of appointment as credit representative of BOQ. As required by law, BOQ takes responsibility for all credit activities related to BOQ's business in which Virgin Money Australia engages.

Commissions and volume bonus arrangements

(a) Payable by BOQ to Virgin Money Australia

BOQ pays Virgin Money Australia a monetary incentive for approved Reward Me Home Loans applied for through Virgin Money Australia. The incentives assist Virgin Money Australia to cover its costs, including items such as staffing, phones or advertising. These amounts are not payable by you.

(b) Payable by Virgin Money Australia to third parties

From time to time we may pay a fee for the referral of business to us by third parties such as industry associations and/or Virgin Money's partners. Where a third party broker introduces you to us and provides you with credit assistance and associated work in preparing your application, we will pay that broker a commission. The commissions we pay to a third party broker will vary, but are usually a percentage of the borrowed amount. Therefore, the commission we pay will not be clear until we provide you with credit assistance. Commissions are not amounts payable by you.

You may, on request, obtain details of any commissions and fees that we may pay and how the amount was calculated.

HOW CAN YOU CONTACT US?

You can contact us by:

- calling us on 13 81 51
- emailing us: service@virginmoney.com.au
- writing to us at Virgin Money (Australia),
GPO Box 898, Brisbane, QLD 4001

Bank of Queensland Limited
100 Skyring Terrace
Newstead QLD 4006

Virgin Money (Australia) Pty Limited
Level 8, 126 Phillip Street
Sydney NSW 2000



13 81 51
virginmoney.com.au