

COMBINED CREDIT GUIDE FOR BOQ AND VIRGIN MONEY AUSTRALIA

October 2021

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, complaint or dispute

(a) Our service commitment

At Virgin Money we are committed to providing our customers with innovative banking solutions and 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

If you have a complaint, there are a number of ways to contact us:

- Call us on **13 81 51**
- Email us at service@virginmoney.com.au
- Contact our Virgin Money Customer Relations Department via:

Email:

customer.relations@virginmoney.com.au

Call: **1800 574 766**

Write to: Virgin Money Customer Relations
Reply Paid 2258
Brisbane QLD 4001

(c) How will your complaint be handled?

If we cannot solve your problem on the spot, we will let you know who is handling your complaint and how long it is likely to take for it to be resolved.

For further information about how we handle complaints, ask our friendly staff for a copy of our Complaint Guide or alternatively download a copy available on our website.

Please note we comply with the ePayments Code complaint investigation and resolution procedures in connection with Electronic Transactions to which the ePayments Code applies.

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

If you're unhappy with our response you can approach the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent

complaint resolution service for financial services. To contact them you can:

Call: **1800 931 678**

Email: info@afca.org.au

Online: www.afca.org.au

Write to: GPO Box 3
Melbourne VIC 3001

The Australian Securities and Investments Commission (ASIC) has an information line: **1300 300 630**. You can use this number to make a complaint and obtain further information about your rights.

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



virginmoney.com.au