

Our contact details

Address: 50 Flinders Street, Adelaide SA 5000

Postal Address: GPO Box 1942, Adelaide SA 5001

Phone: 13 11 82

Website: peoplefirstbank.com.au

About this credit guide

This credit guide provides information about us and:

- our responsible lending obligations under the National Consumer Credit Protection Act; and
- what you can do if you have a complaint.

For general information about borrowing go to our website at peoplefirstbank.com.au

We will not make an unsuitable contract with you

We are not permitted to enter into a credit contract or increase the credit limit of an existing credit contract if the contract would be unsuitable for you. A contract will be unsuitable for you if at the time of our assessment it is likely that you will be unable to comply with your financial obligations under the contract or could only do so with substantial hardship, or if the contract will not meet your requirements and objectives.

In order to ensure that we do not enter into a contract with you that is unsuitable, we are required to make reasonable enquiries about your financial situation, your requirements and objectives and to take reasonable steps to verify your financial situation.

We will make an assessment that the contract is not unsuitable for you

We are required to assess that the credit contract is not unsuitable for you before we enter into the contract or agree to increase your credit limit.

If you request a copy of the assessment before entering into the credit contract or increasing your credit limit, we will give you a copy of the assessment before entering into the contract or increasing your credit limit.

You may also request a copy of the assessment within seven years of the date the contract is entered or your credit limit is increased. If your request is made within two years, we will provide you with the assessment within seven business days of your request, otherwise we will provide you with the assessment within 21 business days. We will not charge you a fee for providing the assessment.

Your complaint matters

If you are unhappy with your People First Bank experience and would like to make a complaint, there are a number of ways to let us know:

- Visit your nearest branch and talk to our staff
- Phone us on 1800 961 687 (free call)
- Email us at complaints@peopleschoice.com.au
- Write to us at GPO Box 1942, Adelaide SA 5001
- Go to peoplefirstbank.com.au/help-and-support/feedback-and-complaints to submit online
- Go to our Facebook, Instagram, LinkedIn or any other social media channels on which People First Bank is active, to submit via direct message.

What happens when you make a complaint?

- We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away.
- We aim to resolve all complaints within 21 days, especially if it involves financial hardship, a default notice or notice to postpone enforcement proceedings. However in some cases it may take up to 30 days.
- Your complaint may take a little longer to assess if we need more information or if your complaint is complex.
- In all cases, we'll keep you updated on the progress.
- If we can't resolve your complaint within 5 business days our final response will be provided in writing.
- We may refer your complaint to our Complaints Resolution Team who will work with you to provide an outcome. If this happens, we'll let you know and give you the direct contact details for the staff member who will be managing your complaint.

Accessibility

People First Bank can provide you with information about how we manage complaints in alternative formats and languages upon request. If you have a hearing or speech impairment, you can access additional support through the National Relay Service on 1300 555 727.

The Australian Financial Complaints Authority (AFCA)

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides free and independent financial services complaint resolution and can be contacted on:

Website: afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Mail: GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

