

Credit Guide.

Credit Guide for credit assistance of IMB Bank (“we, us, our”) relating to the IMB MasterCard (“Card”) to be provided to you by Citigroup Pty Limited (ABN 88 004 325 080) (“Lender”)

1. About us

Name: IMB Ltd trading as IMB Bank ABN 92 087 651
974 AFSL and Australian Credit Licence 237 391
Address: 253 – 259 Crown Street, Wollongong, NSW 2500
Contact phone number: 133 IMB (133462)
Email address: imb.info@imb.com.au
Website: www.imb.com.au

We provide customers with credit assistance in relation to the Card. The Lender is the issuer and credit provider in relation to the Card. We assist customers as part of our arrangements with the Lender.

The Lender is the only credit provider for which we provide credit assistance.

2. Our fees

We do not charge you any amount to assist you in obtaining the Card.

3. Commissions from the Lender

We have a commercial revenue sharing arrangement with the Lender under which we earn some revenue when a Card is issued (the amount varies depending on the level of our involvement) and when a Card is used (the amount is determined by the use of all Card accounts that the Lender provides for our customers over specified periods).

It is not possible to estimate the amount that we will receive. However it would usually be greater than \$16. We receive a one-off payment of up to \$80, depending on the product and extent of our involvement in a card application, plus an amount calculated on the basis of all Cards issued by the Lender to our customers, the amount of which cannot be estimated or ascertained. The commission arrangements may change over time. Please contact us if you would like further information about our commission arrangements

4. Commissions to third parties

We are not likely to pay a commission to any third party in relation to the credit assistance that we provide.

5. Resolving disputes

If you have a dispute with us you can contact us about it at any of our branches or using the contact details provided in this Credit Guide.

When we receive a request for the resolution of a dispute, we will:

- acknowledge receipt of that request promptly;
- investigate the dispute;
- if necessary, decide on appropriate action; and
- respond to you within 21 days (or sooner if we can or if required by law), advising you of the outcome of the dispute.

If we are unable to resolve the dispute within 45 days, we will notify you of this fact in writing, inform you of the reasons for the delay and specify a date by which a decision can be reasonably expected. At all times, the dispute will be dealt with by one of our officers with the appropriate powers to resolve the dispute.

You may contact our external dispute resolution scheme if the dispute has not been resolved in a manner acceptable to you. You must attempt to resolve the dispute with us before contacting our external dispute resolution scheme. We are a member of the following external dispute resolution scheme:

Australian Financial Complaints Authority

Telephone: 1800 931 678
Fax: (03) 9613 6399
Mail: GPO Box 3, Melbourne VIC 3001 (Australia)
Website www.afca.com.au

This is an ASIC approved self regulatory scheme providing an external and impartial dispute resolution process for members and customers of participating building societies, credit unions and other financial service providers. This service is provided to you free of charge.