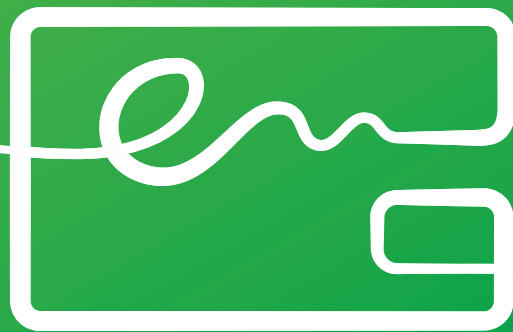


Credit Guide - Assistance Services MasterCard

Effective Date 1 October 2018



Information Statement

This information tells you about some of the rights and obligations of yourself and the credit provider. It does not state the terms and conditions of your guarantee.

MyState Bank Limited (MyState Bank)

ABN 89 067 729 195

AFSL 240896

Australian Credit Licence Number 240896

A wholly owned subsidiary of MyState Limited

ABN 26 133 623 962

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

About Us

MyState Bank Limited (MyState Bank)
ABN 89 067 729 195
AFSL 240896 Australian Credit Licence Number 240896
A wholly owned subsidiary of
MyState Limited ABN 26 133 623 962
GPO Box 1274 Hobart Tasmania 7000

Phone 138 001
Email info@mystate.com.au
Web mystate.com.au

MyState Bank has an Australian Credit Licence (ACL). 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.

This Credit Guide is designed to assist you in deciding whether to accept our assistance in relation to the Card. This Credit Guide provides you with an overview of our obligations and your rights in assessing the suitability of the Card. This Credit Guide also outlines the procedure for making a complaint.

Our Fees

We do not charge you any amount to assist you in obtaining the Card or assisting you in making changes to the Card.

Commissions from the lender

MyState Bank is a leading financial institution committed to providing the most suitable financial products to our customers, including providing access to a specialist credit card company to ensure our customers can access a credit card designed for their needs.

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).

In part, this compensates us for our expenses in assisting with new Card applications. In part, it substitutes for the profit we might make if we provided the Card service ourselves. Receiving these payments helps us to provide services to customers.

It is not possible to estimate the amount that we will receive. However it would usually be greater than \$11 inc GST. We receive a one-off payment of up to \$89 inc GST, 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.

Commission to third parties

We are not likely to pay a commission to any third party for the introduction of credit business to us.

Complaints and feedback

We work hard to deliver the best banking experience possible to our customers. We value your opinion, so if a product or service does not meet your expectations, we want to know about it.

Our team is here to listen, and ready to help you resolve any complaints or concerns you may have. Your feedback gives us the opportunity to improve our products and services, which is something we continually strive to do. If you have a complaint,

concern, suggestion or just wish to give some feedback, please don't hesitate to get in touch.

To help us get an understanding of your concern, we recommend that you:

- be prepared with any supporting documents or evidence you think will help clarify your concern; and
- be as clear as possible about what has happened.

To make a complaint

Talk to us

You can reach us via:

- calling us on 138 001;
- visiting us at your nearest branch;
- sending us a secure message via internet banking;
- completing the Complaints Compliments & Suggestions form available at mystate.com.au;
- emailing us at mycomplaint@mystate.com.au; or
- writing to the Complaints Officer,

MyState Bank
GPO Box 1274
HOBART TAS 7001

and we will:

1. try to resolve the matter on the spot - in most situations we can do this;
2. keep you up to date on our progress;
3. work hard to resolve your matter within 21 days;
4. let you know in writing if we require more information or more time to investigate your matter; and
5. provide you with a final response within 45 days.

If we are unable to provide a final response to your complaint within 45 days, we will inform you of the reasons for the delay.

If your complaint is complex or needs a detailed investigation, we will make sure that it is referred to the right department promptly and will respond to your complaint as quickly as possible.

Ask for your complaint to be reviewed

If you are not satisfied with our initial response, you can request the matter be reviewed by our Customer Advocate. Our Customer Advocate's role is to act as independently as possible and make sure that your complaint is handled fairly.

Customer Advocate Review

Email: customeradvocate@mystate.com.au
Post: Customer Advocate
MyState Bank
GPO Box 1274
HOBART TAS 7001

External review

If, despite our best efforts you remain dissatisfied with our response, you may wish to have the matter investigated by someone else. The Financial Ombudsman Service (FOS) offers a free independent dispute resolution service for the Australian banking, insurance and investment industries.

You can contact the FOS by:

Phone: 1800 367 287
Fax: 03 9613 6399
Post: GPO Box 3 Melbourne VIC 3001
Email: info@fos.org.au
Web: www.fos.org.au

Contacting Us

For further information about this Credit Guide and our fees and charges, please contact us on **138 001** or drop into your nearest branch.

138 001
mystate.com.au