

Credit Assistance Provider Credit Guide Citigroup Pty Limited

1 June 2022

This document applies if your account is regulated by consumer credit legislation. It may not all be relevant for accounts that are designated as "Business Accounts". This Credit Guide and other disclosure documents that we may give you, are important documents. These documents are all written in English. You need to ensure that you read and understand these documents before you make a decision to obtain credit. If you are unable to read English you should get help from an independent translator to interpret this material.

What is a Credit Guide?

This Credit Guide is designed to assist you in understanding the credit services provided by Citigroup Pty Limited ABN 88 004 325 080 Australian Credit Licence 238098 ('Citi'), in respect of credit offered and issued by National Australia Bank Limited (ABN 12 004 044 937, Australian Credit Licence 230686) (NAB). Citi holds an Australian Credit Licence (ACL) issued by the Australian Securities and Investments Commission (ASIC). This Credit Guide outlines the types of credit services that Citi provides and gives information on Citi's obligations to you with respect to providing those services, and if necessary, how to make a complaint.

Who is Citi?

Citi is a part of Citigroup Inc., one of the world's largest and best-known global financial service companies, operating in over 100 countries. Citi does not provide credit and is not an independent advisor or mortgage broker to you but assists NAB with the provision of credit to you. Citi is responsible for the provision of the credit services described in this Credit Guide.

How you can contact us?

You can contact Citi by:

- Calling **13 24 84** (within Australia) or **+61 2 8225 0615** (from overseas)
- Mailing GPO Box 40, Sydney NSW 2001
- Visiting our website: **www.citibank.com.au** and selecting 'Contact us' from the bottom of the homepage

How do we engage in credit activities and provide credit services?

Citi engages in credit activities by providing services which assist you in entering into credit contracts with NAB. These contracts include:

- Credit cards
- Revolving lines of credit or personal loans
- Home loans
- Temporary or ongoing credit limit increases

Citi provides credit services to you by:

- suggesting to you or assisting you with applying for new credit products with NAB;
- for credit products, excluding credit cards, suggesting you to or assisting you to increase limits on your credit products with NAB;
- for credit cards, at your request we will assist you to increase limits on your credit card with NAB; or
- suggesting to you that you remain in a particular NAB credit product.

Citi also engages third parties to provide credit services to you.



Will we perform a credit assessment on you?

Normally, credit service providers like Citi would need to perform a credit assessment on you and make copies of that credit assessment available to you. However, Citi is operating under an ASIC Instrument and is not required to perform a credit assessment on you. This assessment will instead be performed by NAB as your credit provider. Information surrounding your credit assessment is set out in the credit guide provided with your product documentation by NAB as the credit provider.

What are the fees and charges?

Citi will not charge you any fees or charges in connection with any of the services we provide in connection with your credit contract with NAB.

As part of providing credit assistance in relation to your credit contract with NAB, Citi and its credit representatives may receive indirect remuneration from NAB. You can contact Citi to obtain an estimate of this indirect remuneration and how it is worked out. Indirect remuneration paid by NAB to Citi may include amounts paid under a volume bonus arrangement, and so Citi may receive additional indirect remuneration depending on the total volume of NAB business for which Citi provides credit assistance.

Who do we conduct business with?

Citi conduct business with NAB when providing credit assistance to you in entering into credit contracts with NAB. Citi do not conduct credit business with any other credit provider.

What should you do if you have a complaint?

If you have a complaint about the service provided to you, you should take the following steps:

Contact a Citi Representative

In the first instance please contact Citi at the above contact details. Tell us about your complaint and we will try to resolve it.

Alternate dispute resolution paths

If, despite our best efforts, you feel the dispute resolution process was not fair, or you remain unhappy with the outcome, you can contact:

- The Australian Financial Complaints Authority (AFCA) offers an independent alternative dispute resolution service to customers who have been through the internal complaint process.

How to contact AFCA

Post: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

- The Australian Securities and Investments Commission (ASIC) also has a free information line on 1300 300 630 that can be used to get more information on your rights, and how to make a complaint.

