

About our 'Credit Card' Credit Guide »

This Credit Guide is an important document required by the National Consumer Credit Protection Act 2009 (National Credit Act). It is designed to assist you in deciding whether to accept our assistance in relation to the Wide Bay Australia MasterCard ("Card") and outlines the procedures for making a complaint.

About Wide Bay Australia »

Wide Bay Australia Ltd ABN 40 087 652 060 and Australian Credit Licence Number 239686 ("we, us, our") provides customers with credit assistance in relation to the Wide Bay Australia MasterCard. The Cards are supplied by arrangement with Card Services - a division of Citigroup Pty Limited ABN 88 004 325 080 and Australian Credit Licence Number 238098 ("Lender, Citigroup"). Citigroup is the issuer and administrator of the Wide Bay Australia MasterCard. Credit approval of your application is subject to satisfying Citigroup credit criteria including verification of income and employment details. Wide Bay Australia is not responsible for the credit decision. We assist customers as part of our arrangements with the Lender.

Our Fees »

We do not charge you any fees or charges to assist you in obtaining the Card or for any related services, such as assisting you in making changes to the Card.

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 clients over specified periods).

We will receive a one-off commission payment of up to \$55 for each card application submitted to the Lender which is approved. In addition, we also receive 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, but which would usually be greater than \$16 on an averaged card basis. These commission payments are not payable to you. Commission arrangements may change over time and please contact us if you would like further information about commissions.

Other Incentive Bonus Payments »

In addition to their salary or wages, employees and authorised credit representatives of Wide Bay Australia may be paid incentives for achieving particular sales and sales targets. These incentive bonus payments are paid by us not the Lender.

Our employees and authorised credit representatives may, from time to time, also receive benefits or gifts (e.g. store cards) from the Lender as part of promotions where an increase in sales performance has occurred.

Commissions to Third Parties »

Apart from our authorised credit representatives (which includes agents and their employees), we do not pay a commission or any other amount to a third party for the introduction of credit card business to us.

If you have a complaint about the Credit Assistance we have provided »

Wide Bay Australia is committed to excellent customer service and the resolution of any concerns or complaints quickly, fairly and efficiently. Our priority is to resolve these matters with you as quickly as possible.

If you have a concern or complaint about our services, please lodge it with our internal dispute resolution scheme by phone, email or mail.

For Wide Bay Australia the contact details are:

telephone -	(07) 4150 4000	writing to us at -	Wide Bay Australia Ltd
facsimile -	(07) 4152 3499		16-20 Barolin Street or PO Box 1063,
email -	widebay@widebayaust.com.au		Bundaberg, QLD 4670
visiting our website -	www.widebayaust.com.au	or visiting one of our branches (see our website for location details)	

You will be contacted to discuss your concerns and the outcome you want. You will be provided with a written response of the outcome if your complaint or concern cannot be resolved within one day of receiving it.

Should a complaint arise which is not resolved to our mutual satisfaction, please be aware you can then take it to our external dispute resolution service. This is a free service which provides you with an independent mechanism to resolve any specific complaints or disputes you have which we cannot resolve together.

Wide Bay Australia is a member of the Credit Ombudsman Service Ltd External Dispute Resolution Scheme. COSL's contact details are:

telephone -	1800 138 422	writing to -	Case Management Team
facsimile -	(02) 9273 8440		Credit Ombudsman Service Limited (COSL)
email -	members@cosl.com.au		PO Box A252,
visiting their website -	www.cosl.com.au		Sydney South, NSW 1235

If you have a complaint about your Card or the Lender »

If you have a complaint about the card provided to you or the Lender, Card Services contact details are:

telephone -	1300 135 538 (within Australia) or +61 2 8225 0620 (from overseas)
writing to -	GPO Box 40, Sydney, NSW 2001
visiting their website -	www.cardservicesdirect.com.au

If you have raised your concern with Card Services and the matter has not been resolved to your satisfaction, contact the Card Services - Customer Advocacy Unit on **1300 520 230**.

Should your complaint remain unresolved and/or you are not satisfied with the response, Card Services external dispute resolution provider is the Financial Ombudsman Service Limited (FOS) and can be contacted on **1300 780 808**, email - **info@fos.org.au**, website - **www.fos.org.au**, address - **GPO Box 3, Melbourne, VIC 3001**.