

**Credit Guide for credit assistance
of Community CPS Australia (ABN
15 087 651 143) (“we, us, our”)
relating to the Community CPS Australia
MasterCard (“Card”) to be provided to you
by
Citigroup Pty Limited (ABN 88 004 325
080) (“Lender”)**

1 About us

Name:

Community CPS Australia (ABN 15 087 651 143)

Address:

44 Weymouth Street, Adelaide, South Australia 5000

Contact phone number:

13 25 85

Email address:

member@communitycps.com.au

Website:

www.communitycps.com.au

Australian Credit Licence number:

237856

We provide members with credit assistance in relation to the Card and also give assistance to members in relation to credit limit increases for Cards. The Lender is the issuer and credit provider in relation to the Card. We assist members 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 (including in relation to a proposed increase in the credit limit on the Card). This Credit Guide also outlines the procedure for making a complaint.

2 Our fees

We do not impose any fees or charges on you to assist you in obtaining the Card or assisting you in making changes to the Card or providing any other services in relation to the Card.

3 Commissions from the Lender

We are focussed on the needs of our members and our local community. In order to keep our operating costs low, we have historically made arrangements with specialist credit card companies so that our members can access credit cards. 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 members over specified periods.

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

When a new Card is opened, we receive a commission of between \$11 and \$71 depending on the product and extent of our involvement in the card application. Cuscal receives a trail commission of between 1.5% and 3% of the net profit from all Cards on issue. This is divided amongst participating Credit Unions, including us, depending on the number of active cards within each Credit Union's portfolio.

4 Commissions to third parties

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

5 Making a complaint

If you have any complaints about the credit assistance we have provided or you want more information, the first step is to talk to one of our service representatives using the contact details contained in this Credit Guide.

You can ask us to review our advice in a number of ways:

- to reassess the suitability of the Card, or a credit limit increase on the Card, based on your financial situation;
- to re-explain our fees and charges; or
- to re-explain the amount of commission we receive from the Lender in relation to the Card.

If we refuse your request or you are otherwise unsatisfied with our response, you can contact our external dispute resolution scheme. You must attempt to resolve your complaint with us before contacting our external dispute resolution scheme.

The external dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

Our external dispute resolution provider is the Financial Ombudsman Service (FOS) and can be contacted on:

Financial Ombudsman Service Ltd
GPO Box 3
MELBOURNE VIC 3001
Telephone: 1300 780 808
Email: info@fos.org.au

6 Contacting Us

For further information about this Credit Guide and our fees and charges, please contact one of our service representatives using the contact details contained in this Credit Guide.

**Credit Proposal for credit assistance of
Community CPS Australia (ABN 15 087 651 143) (“we, us, our”)
relating to the Community CPS Australia MasterCard (“Card”) to be provided to you
by
Citigroup Pty Limited (ABN 88 004 325 080) (“Lender”)**

Name:

Community CPS Australia (ABN 15 087 651 143)

Address:

44 Waymouth Street, Adelaide, South Australia 5000.

Contact phone number:

13 25 85

Email address:

member@communitycps.com.au

Website:

www.communitycps.com.au

Australian Credit Licence Number:

237856

1 Introduction

As discussed in our Credit Guide, our business involves assisting members to apply for a Card or to apply for increases in credit limits for their Card(s).

We have arrangements in place with the Lender to provide credit assistance to you in relation to the Card, which is issued by the Lender.

At the time we suggest that you acquire a Card or increase your credit limit on the Card, we are required by law to disclose matters relating to fees and charges payable to the Lender and amounts that we or our associates may receive in connection with the proposed credit contract.

2 Fees or charges you must pay

You will not have to pay us, the lender, or any other person any fees or charges in relation to the credit assistance or other services we provide to you in relation to the Card.

If you obtain the Card, fees and charges may be payable in connection with the Card. These will be disclosed in the credit contract you will receive from the Lender.

3 Commissions in relation to the credit assistance

We estimate that the total amount of commissions we are likely to receive for business activities in relation to your Card is more than \$11. We receive a one-off payment of up to \$71, 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. Please contact us if you would like further information regarding our commission arrangements.

This payment reflects profit that we might earn if we provided our own credit card services, and partly compensates for our expenses in distributing Cards. Any net revenue is used to provide services to our members.

Our employees and directors receive salaries that are not affected by whether this credit assistance is provided. We do not pay any third party an amount in relation to the credit assistance we provide.

4 Contact Us

For further information about this Credit Proposal, please contact one of our service representatives using the contact details contained in this Credit Proposal.