

ECO SMART

GREEN LOAN

Product Information Brochure

Effective from 1 February 2016



Queensland
COUNTRY
CREDIT UNION



Our Eco Smart Green Loan is designed to reward you for making environmentally friendly choices and enabling you to reduce your carbon footprint around the home.

Queensland Country wants to help you and the environment by making it easier to purchase and install environmentally friendly products such as photovoltaic (PV) panels and systems, rainwater storage tanks, greywater treatment systems, roof insulation, solar hot water system, LED or eco lighting and inverter air conditioners.

We offer no upfront or ongoing fees, so it makes it cheaper for you to make environmentally friendly decisions.

ECO SMART GREEN LOAN

Our Eco Smart Green Loan is designed to allow home owners to improve the environmental sustainability of their home.

This is a great opportunity to make some positive steps to reduce your family's carbon footprint and improve the functionality of your home.

Here is a quick glance at our Eco Smart Green Loan:

Interest Rate Type	Variable [#]
Loan Establishment Fee	No
Monthly Loan Maintenance Fee	No
Deposit Required	No
Term of Loan	Min of 1 year up to a max of 5 years
Borrowing Amount	Min of \$3000 up to a max of \$25,000
Ability to Make Additional Repayments	Yes
Repayment Options	<i>Weekly, Fortnightly or Monthly</i>
Early Repayment Fees	No
Conditional Pre-approval Option	Yes
Approval Time	Generally 24-48 hours from application

WHAT ITEMS CAN YOU PURCHASE USING OUR ECO SMART GREEN LOAN?

Eligible items include:

- photovoltaic (PV) panels and systems
- rainwater storage tanks
- greywater treatment system
- roof insulation
- solar hot water system
- LED lighting and eco lighting and or installation*
- inverter air conditioners and or installation*
- other eco friendly items may be considered and will be subject to approval

[#] For more information on Eco Smart Green Loan interest rates, please refer to www.qccu.com.au/loan-interest-rates or request a copy of our Loan Interest Rates schedule from any of our branches.

* Installation must be carried out by a fully qualified licenced electrician if loan proceeds are being used for installation costs

ARE THERE ANY CONDITIONS FOR THE ECO SMART GREEN LOAN?

This loan is available for personal purposes only.

WHO IS ELIGIBLE FOR THIS TYPE OF LOAN?

This loan is only available to Members of Queensland Country. Members must be over the age of 18 and a permanent resident currently living in Australia.

DO I NEED TO PROVIDE SECURITY IN ORDER TO TAKE OUT AN ECO SMART GREEN LOAN?

All applications are individually assessed and are subject to Queensland Country's normal lending criteria. If security is deemed a requirement for your application's approval, then you will not be eligible for an Eco Smart Green Loan. Depending on what type of security you are able to provide, you may be eligible to apply for one of our **secured personal loans** or one of our **home loan** products.

If security is required, one of our friendly staff will contact you to discuss your options and advise you of any other Queensland Country products we offer that may assist you.

If you would like any further information on our personal or home loan products, please contact your nearest branch or visit our website www.qccu.com.au.

HOW DO I APPLY FOR AN ECO SMART GREEN LOAN?

There are several ways in which you can apply:

- in person at any of our branches
- online through our website
- call QC Direct on 1800 075 078

INFORMATION REQUIRED WITH APPLICATION FOR ECO SMART GREEN LOAN:

- proof of income. eg: payslips that cover at least 6 weeks or if self employed, the last 3 years tax returns and profit & loss statements
- salary sacrifice statements
- proof of rental income
- recent rates notice
- recent statement of all current loans and liabilities. eg: credit cards, store cards and car, personal or home loans
- a copy of the invoice or quote for the item or work being completed
- your drivers licence

COMPLAINTS HANDLING PROCEDURES

INTERNAL DISPUTE RESOLUTION

Queensland Country has an internal dispute resolution scheme established to resolve any complaints or disputes relating to our products and services or the complaints handling process itself, where a response or resolution is expected. The expression 'complaint', for the purpose of this document means both 'complaint' and 'dispute' as defined under the relevant laws and regulatory requirements.

Process Overview

1. Wherever possible we will resolve your complaint at the time it is received. You should direct any complaint concerning the Credit Union, or its authorised representative, to the person you are dealing with at Queensland Country, or their Manager, in the first instance.
2. If the issue is not resolved, we encourage you to lodge a formal complaint by completing a Complaint Notification Form (OCM0033) at any Queensland Country branch, although such notification is not required to be provided in writing.
3. You will receive acknowledgement of receipt of your complaint, in writing or orally, within three business days of its receipt and will be advised of the procedure for investigating and handling the matter.
4. We will write to you within 21 days of receiving your complaint, unless a different timeframe applies at law, to advise you of the outcome. Alternatively, we will advise you that a further period of time, not exceeding 24 days, will be required to conduct further investigations, with our formal proposal to resolve the matter being provided in writing to you no later than 45 days from when your complaint was first received.

EXTERNAL DISPUTE RESOLUTION

If we have made a formal proposal to resolve your complaint and you have told us that the proposal is not acceptable to you, or at least 45 days has elapsed since you made your complaint (whichever occurs sooner), you are entitled to have your complaint considered by the Credit and Investments Ombudsman Limited (CIO) ABN 59 104 961882 – www.cio.org.au. This is an external dispute resolution scheme of which Queensland Country is a member. We will provide you with information about how you can access this scheme, which is a free service. If your complaint relates to services provided by third parties or our business partners (including insurers or service providers) we encourage you to make direct contact with them in the first instance. Please contact Queensland Country if you experience any difficulty in the handling of your third party complaint.

BRANCH DETAILS

BEAUDESERT

Beaudesert Fair Shopping Centre
5541 1544

BOWEN

37 Williams Street
4786 2999

BRISBANE

Koala House
Cnr Adelaide & Creek Street
3832 0200

CAIRNS

SMITHFIELD

Smithfield Shopping Centre
4038 3999

EARLVILLE

514-516 Mulgrave Road
4033 5299

CHARTERS TOWERS

Town Plaza Shopping Centre
4787 4199

COLLINSVILLE

12 Stanley Street
4785 5307

JIMBOOMBA

Jimboomba Shopping Centre
5546 9916

MOUNT ISA

70 Camooeal Street
4743 6366

STANTHORPE

3 Maryland Street
4681 1877

TIERI

Tieri Shopping Centre
4984 8247

WEIPA

Cnr Kerr Point Drive &
Commercial Avenue
4069 7555

TOWNSVILLE

AITKENVALE

Queensland Country Centre
Suite 5, 333 Ross River Road
4412 3860

DEERAGUN

Deeragun Village
4751 5333

TOWNSVILLE HOSPITAL

Main Foyer, Douglas
4725 7756

MAGNETIC ISLAND

98/100 Sooning St
Nelly Bay
4758 1600

KIRWAN

Willows Shopping Centre
4723 0355

MOBILE LENDING SERVICE

0407 722 800

BURDEKIN

AYR

186 Queen Street
4783 5222

HOME HILL

76 Eighth Avenue
4782 2211

MACKAY

CANELAND CENTRAL

Caneland Central Shopping
Centre
4957 3272

MOUNT PLEASANT

Mount Pleasant Shopping Centre
4942 7800

HEAD OFFICE

Queensland Country Centre
Level 1, 333 Ross River Road
Post: PO BOX 679
Aitkenvale QLD 4814
Email: info@qccu.com.au

CONTACT CENTRE

1800 075 078

HOW TO CONTACT US

If you have any questions or need more information please contact us:

Branch Visit our website for a listing of all our branches.

Post PO Box 679, Aitkenvale Qld 4814

Phone 1800 075 078

Website www.qccu.com.au

Email info@qccu.com.au

BSB 704 640



Queensland Country Credit Union

CONDITIONS OF USE

Loan applications are subject to Queensland Country's normal eligibility criteria and approval. Fees and Charges are payable. Full terms and conditions will be included in the loan offer.

Read with

This document is to be read in conjunction with: Fees and Charges Brochure, Credit Guide, Loans Interest Rate Schedule

The information in this document does not take into account your objectives, financial situation or needs. Before acting on this information you should consider whether it is right for you and seek your own advice.