



## Informed Financial Services Pty Ltd

### CREDIT GUIDE

Thank you for considering doing business with Informed Financial Services Pty Ltd.

We are a Representative of a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009. This document provides you with information about us, our Licensee with whom you are dealing and the services we provide.

Licensee's business name	QED Credit Services Pty Ltd ACN 147 272 295
Licensee's address	31 Ardentallen Road Enoggera QLD 4051
Licensee's phone number	1300 817 662
Licensee's email address	<a href="mailto:admin@qedrisk.com.au">admin@qedrisk.com.au</a>
Australian Credit Licence number	387856

Our Licensee has authorised Informed Financial Services Pty Ltd and Jay Buenaventura as their Credit Representative:

Representative's business name	Informed Financial Services Pty Ltd ACN 627 271 961
Representative's name	Jay Buenaventura
Representative's address	Level 1, Suite 104, 757 Bourke Street Docklands VIC 3008
Representative's phone numbers	Mobile: 0411 127 664 Office:
Representative's email address	<a href="mailto:jay@informedfs.com.au">jay@informedfs.com.au</a>
Business Credit Representative number	510674
Individual Credit Representative Number	510734

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.

## **Our assistance process**

We are required by law to ensure that any credit product with which we assist you can be deemed “not unsuitable” for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- make enquiries with you as to your needs;
- make enquiries with you as to your financial position; and
- collect evidence from you to verify your financial position.

Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

We can provide you with a report – called a *Preliminary Assessment* – on how we determined that any loan we assisted you with was not unsuitable for you. You may request this report up to seven years after we provided you with this assistance.

## **With what products do we provide assistance?**

In the past 3 months, the top 6 lenders that our clients have been placed with are:

1. Westpac
2. Commonwealth Bank
3. Advantedge
4. Liberty
5. National Australia Bank
6. Citibank

This is not to say that we will only deal with these lenders, it is simply that the products these lenders offer have been most suitable to our most recent clients. Your case may be different and we would look at your needs separately and independently of the above list.

## **How do our Credit Representatives get paid?**

Our Credit Representatives are paid a commission directly from the lender. The lender may pay them a percentage amount upon settlement of your loan and may also pay them an ongoing percentage amount for the life of your loan.

These amounts are paid to the Credit Representative by the lender and ARE NOT payable by you. If you are interested and want an estimate of what the commission payment will be and how it is worked out, please just ask us or our Credit Representative and we will be only too glad to provide you with this information.

## **Professional Fees**

Our Credit Representative may also charge you a direct fee of between \$990 and 2% of the loan amount for their services. The fee payable will depend on the complexity of your situation but will be separately disclosed to you in the Credit Quote that our Credit Representative will provide for your signoff before proceeding with actually assisting you. In any case, the fee will be no greater than 2% of the loan amount requested.

## What if you are not happy with our services?

At Informed Financial Services Pty Ltd, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

### Complaints Manager

✉ QED Credit Services Pty Ltd  
31 Ardentallen Road  
Enoggera QLD 4051  
  
💻 [admin@qedrisk.com.au](mailto:admin@qedrisk.com.au)  
☎ Phone: 1300 817 662

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within five (5) days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

Continued on next page

When we have completed our investigation, we will write to let you know the outcome and the reasons for our decision.

### *Taking it further*

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by our *external disputes resolution* scheme, AFCA, an independent party. You can contact AFCA at:

Australian Financial Complaints Authority Limited  
GPO Box 3  
Melbourne, VIC 3001  
T: 1800 931 678  
F: 03 9613 6399  
E: [info@afca.org.au](mailto:info@afca.org.au)