



## Aussiewide Financial Services

### CREDIT GUIDE

Thank you for considering doing business with Aussiewide Financial services.

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

<b>Licensee's Business Name</b>	<b>QED Credit Services Pty Ltd ACN 147 272 295</b>
<b>QED Credit Services Pty Ltd ACN 147 272 295</b>	<b>31 Ardentallen Road, Enoggera, QLD-4051</b>
<b>Licensee's Phone Number</b>	<b>1300-817-662</b>
<b>Licensee's Email Address</b>	<b><a href="mailto:admin@pursuitbrokers.com.au">admin@pursuitbrokers.com.au</a></b>
<b>Australian Credit License Number</b>	<b>387856</b>

Our Licensee has authorised Andrew Paterson as their Credit Representative;

<b>Representative's Name</b>	<b>Andrew Paterson</b>
<b>Representative's Address</b>	<b>255 Moorabool Street, Geelong, VIC-3220</b>
<b>Representative's Phone Number</b>	<b>Mobile: 0409-305-520</b>
<b>Representative's Email Address</b>	<b><a href="mailto:andrew@aussiewidefs.com.au">andrew@aussiewidefs.com.au</a></b>
<b>Individual Credit Representative Number</b>	<b>427512</b>

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 Processes

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 marketplace 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 provide you with this assistance.

### With What Products Do We Provide Assistance?

In the past 3 months, the top 6 lenders of our licensee are:

1. Macquarie Bank
2. Commonwealth Bank
3. NAB
4. Bankwest
5. Westpac
6. ANZ

The top 6 lenders that our clients have been placed with are:

1. Bank Of Melbourne
2. Beyond bank
3. ANZ
4. Suncorp Bank
5. Macquarie Bank
6. Westpac

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

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

At Aussiewide Financial Services, 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.

#### COMPLIMENTS

Our representatives are always delighted to know that they have succeeded in making your experience a pleasant and successful one. If one of our representatives has provided you with exceptional service in any way, please let us know using the details below, so that we can further encourage them via this feedback process.

#### CONCERN

If, for any reason, you do not feel that you have received the highest standard of care from us, we likewise 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@pursuitbrokers.com.au](mailto:admin@pursuitbrokers.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 24 hours of receipt. 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 30 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

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 30 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)

## Privacy Disclosure Statement

Aussiewide Financial Service and its representatives will only seek to collect the information necessary to provide you with the credit assistance or related services you have requested. This includes personal, financial, and credit information, and in some cases sensitive information (such as health or vulnerability-related information), which may be required by us or by a lender to assess your application.

We may also use your information for purposes associated with delivering and supporting our services, including contacting you for follow-up assistance or to provide updates, and for direct marketing of our services or those of our affiliates, unless you opt out.

By signing this consent, you authorise us to use and disclose your information for these purposes.

Aussiewide Financial Services and its representatives will not unnecessarily exchange your personal or business information with any third party unless required by law. However, in order to provide you with credit assistance and related services, your information may be shared with certain organisations, including some located overseas. If this information is not provided, we may be unable to assist you.

The types of organisation we may disclose your personal information to include:

- Lenders and credit providers
- Our Licensee (Pursuit Broker Services) and our aggregator Australian Finance Group Ltd (AFG);
- Mortgage insurers
- Other mortgage intermediaries
- Valuers
- Our external service providers such as mailing houses, IT providers, auditors, accountants, lawyers, debt collectors, and identity verification providers
- Financial consultants, accountants, lawyers, and other advisers
- Industry bodies, tribunals or courts in relation to a complaint
- Referees such as your employer verify information provided
- Organisation considering acquiring or investing in our business or assets
- Any person or authority are legally required to disclose information to

In some cases, our Licensee or aggregator may engage an external audit or service provider with overseas teams (e.g. in India). In such cases, these providers are bound by Australian privacy laws, and we ensure that they comply with the Privacy Act 1988, as if they were based in Australia.

### Taking it further

You can gain access to your personal or company information or advise alterations to that information by contacting our office:

Contact Person	Alexandre Bondoux
Address:	255 Moorabool St, Geelong, VIC 3220
Email:	<a href="mailto:support@aussiewidefs.com.au">support@aussiewidefs.com.au</a>
Contact Number	03-5222-7453

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information.

### Marketing

From time to time, Aussiewide Financial Services may contact you with information about products from either ourselves or our industry affiliates that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

### Security of your personal information

Aussiewide Financial Services takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification. We may use cloud services to store, process and analyse the personal information we hold about you. These cloud services and other IT infrastructure may be located outside Australia.

Should you be unsatisfied in the manner in which Aussiewide has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Ph:	1300 363 992
E:	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
Mail:	GPO Box 5218, Sydney, NSW-2001.

If you wish to view a copy of our full Privacy Policy, contact us on the details above. You can learn more about the Privacy Act and your rights at [www.privacy.gov.au](http://www.privacy.gov.au)

[Compliments or Complaints Click Here](#)

## Privacy Consent

Aussiewide Financial Services

255 Moorabool St, Geelong, VIC 3220

03-5222-7453

Australian Credit Representative Number- 387856

### Feedback on the handling of your personal information

Aussiewide Financial Services seeks to gain credit information about you via Consumer Data Right (CDR) also known as Open Banking. We may use this information in the course of our providing credit assistance to you.

By signing the form below, you appoint us as your agent to act as a "Trusted Advisor" and obtain your credit information from CDR on your behalf.

If you do not consent to us doing this, do not sign the form below. However, if you do not sign the consent, we may be unable to provide credit assistance or other services to you.

This consent form is intended to be read in conjunction with our Privacy Policy, detailed overleaf.

Authority to act as your Agent for the collection of credit information

I hereby appoint Aussiewide Financial Services as my Trusted Agent for the purpose of obtaining my credit information from CDR.

Full name of Applicant 1

Signature of Applicant 1

Date

Full name of Applicant 2

Signature of Applicant 2

Date