

Total Lifestyle Credit Pty Ltd

CREDIT GUIDE

Thank you for considering doing business with Total Lifestyle Credit 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	Unit 7, 27 – 29 South Pine Road Brendale Qld 4500
Licensee's phone number	1300 817 662
Licensee's email address	admin@qedrisk.com.au
Australian Credit Licence number	387856

Our Licensee has authorised Total Lifestyle Credit Pty Ltd and Mariangela Pillai as their Credit Representative:

Representative's business name	Total Lifestyle Credit Pty Ltd ACN 623 119 219
Representative's name	Mariangela Pillai
Representative's address	S401 L4, 4 Columbia Court Baulkham Hills NSW 2153
Representative's phone numbers	Mobile: 0411 451 971 Office: 02 8860 9188
Representative's email address	angela@tlc.com.au
Business CIO number	M0043782
Business Credit Representative number	507262
Individual Credit Representative Number	475029

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.

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. Ratesetter
2. ANZ Bank
3. Latitude
4. Pepper Consumer Loans

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 Total Lifestyle Credit 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 using whichever of the details on the next page best suits you.

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

Complaints Manager

- ✉ QED Credit Services Pty Ltd
PO Box 5178
Brendale QLD 4500
- 💻 admin@gedrisk.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.

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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 (EDRS), CIO, an independent party. You can contact CIO at:

Credit and Investments Ombudsman Ltd
Reply Paid 252
South Sydney, NSW 1234
T: 1800 138 422
F: 02 9273 8440
E: complaints@cio.org.au