

## **SERVICES GUIDE**

### **About Us**

Tyrian Pty Ltd (ABN 91 158 954 655) is a wholly owned subsidiary of iSelect Pty Ltd, which is a Credit Representative of the licensed credit assistance provider, QED Credit Services Pty Ltd. Tyrian has partnered with Fair Comparison Pty Ltd (ABN 48 647 552 958, credit representative number 530417), a credit representative of QED Credit Services Pty Ltd, who operate the credit card, personal loan and car loan web pages, to help you compare from a range of credit card, personal loan and car loans.

We have been authorised as Credit Representatives by QED Credit Services to “act as an intermediary”. QED are a licensed provider of credit services under the National Consumer Credit Protection Act 2009.

This Services Guide provides you with information about us, our licensee with whom you are dealing and the services we provide.

Representative’s business name	Tyrian Pty Ltd ABN 91 158 954 655
Representative’s address	Level 11, Tower 1, Collins Square, 727 Collins Street, Docklands Vic 3008
Representative’s phone number	13 19 20
Representative’s email address	<a href="mailto:info@iselect.com.au">info@iselect.com.au</a>
Credit Representative number	486373

### **Our Licensee’s details are as follows:**

Licensee’s business name	QED Credit Services Pty Ltd ABN 147272295
Licensee’s address	31 Ardentallen Rd, Enoggera QLD 4051, Australia
Licensee’s phone number	1300 817 662 option 3
Licensee’s email address	<a href="mailto:admin@pursuitbroker.com.au">admin@pursuitbroker.com.au</a>
Licence number	387856

### **Our role as an intermediary**

When you use our services, we will present a range of different products. Whenever we refer you to the provider of credit services such as a lender, this is known as “acting as an intermediary”.

Our authorisation does not allow us to provide you with “Credit Assistance” and as a result in presenting you with information for the purpose of comparing different loan products, we are not suggesting or assisting you to apply for a new credit contract, credit limit increase or that you remain in your existing credit product. Any services provided by the other businesses that we refer you to are not provided by our business.

### **What products do we provide credit services in relation to?**

Whilst we provide information and refer clients to many kinds of services, we are “acting as an intermediary” whenever we provide you with information in relation to credit products such as credit cards, personal loans or car loans.

Whilst we endeavour to provide you a comparison of a wide range of products to help you identify a competitive option available to you, we do not have access to or information on all providers in the market or all products offered by those providers. As such, you should consider whether the products advertised meet your needs and consider a broad range of different and varied information sources in selecting a credit product. Whenever you select a product you will be referred to the provider of that product so you can obtain more information.

### **How do we get paid?**

When you use our services to be referred to a credit provider, Tyrian Pty Ltd and Fair Comparison Pty Ltd may receive a commission payment. A commission payment could be payable if a customer clicks through, applies for and/or successfully acquires a loan or credit card product from or through the provider. No fees are payable by you for this service.

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

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:

Phone: 13 19 20

Email: [info@iselect.com.au](mailto:info@iselect.com.au)

In writing: Tyrian Pty Ltd Level 11, Tower 1, Collins Square, 727 Collins Street, Docklands VIC

Website: [www.iselect.com.au](http://www.iselect.com.au)

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

If you have not heard back from us, you can also contact our licensee via the following means:

Email: [admin@pursuitbroker.com.au](mailto:admin@pursuitbroker.com.au)

Phone: 1300 817 662 option 3

Post: 31 Ardentallen Road Enoggera QLD 4051

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 1 day or as soon as practicable. 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 you are dissatisfied with the decision or the way we handled your complaint or dispute, you can also contact the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a free service to customers and is an independent and impartial body that will deal with

your complaint directly or follow up the matter on your behalf in accordance with its applicable terms of reference.

AFCA can be contacted on:

Telephone 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

In writing: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Website: [www.afca.org.au](http://www.afca.org.au)