



## CREDIT GUIDE

### iSelect Credit Cards

Version 1.3 Prepared on: July 2019

#### Who is iSelect Credit Cards?

Tyrian Pty Ltd (“us”, “we”, “our”) ABN 91 158 954 655, trading as iSelect Credit Cards, is a Credit Representative of InfoChoice Pty Ltd (Australian Credit License 349445) (“InfoChoice”).

#### Purpose of this Credit Guide?

The purpose of this Credit Guide is to help you decide whether to use our services. It informs you, our valued customer, of certain basic information that relates to:

- Our name and contact details; and
- Our relationships;
- How we are remunerated;
- The type of services we offer;
- Our complaints handling processes.

#### Information about the licensee and its credit representative

We act as a credit representative for InfoChoice. Our credit representative number is 486373 and we are authorised to engage in credit activities other than as a credit provider.

These services will be delivered by us via our website [www.iselect.com.au](http://www.iselect.com.au).

#### Relationships

We are a wholly owned subsidiary of iSelect Ltd ABN 48 124 302 932.

#### Are there any relationships that exist that may influence us when we provide advice?

We, our directors, officers and/or representatives do not have any ownership of any financial or credit products or platform providers that would influence us when we provide advice.

#### What credit activities can we perform?

As a Credit Representative of InfoChoice we are authorised by InfoChoice to engage in credit activities other than as a credit provider.

The information and products on our website do not constitute recommendations or suggestions to purchase or apply for any particular product. Products included may not suit your requirements or objectives, or your financial situation or needs. It is important for you to consider whether a particular product is appropriate for your circumstances, before making a decision to purchase or apply for any product.

#### How do we provide our services?

We have partnered with Infochoice (ABN 93 061 105 735) and AFSL and Australian Credit License: 349 445 who we may refer you to for credit cards services from our website. InfoChoice may provide you with advice and other services about credit card under the iSelect name. InfoChoice is not an agent of iSelect and acts on its own behalf under its own AFSL and Australian credit license.

#### How is iSelect Credit Cards remunerated?

With respect to credit cards, iSelect does not receive any commissions for any credit card services arranged for you by InfoChoice.

#### Our Privacy Policy

We collect personal information to ensure we can offer or provide you with products and services as outlined in this Credit Guide. We value your privacy and have adopted the principles set out in the Privacy Act 1988 as part of our commitment to maintain client confidentiality in the collection, use, disclosure or handling of personal information. For further information about our privacy policy, please call us on 13 19 20 or email us at [privacy@iselect.com.au](mailto:privacy@iselect.com.au) or visit our website at [www.iselect.com.au](http://www.iselect.com.au)

We will maintain a record of your personal information including details of your objectives and any credit card applications submitted. If you wish to examine your file please contact us on 13 19 20.

#### How can I make a complaint about the services provided?

We have a complaints process for you to follow in the event you wish to lodge a complaint in relation to the services you received from us.

**Step 1:** Please call our Call Centre on 13 19 20 and we will discuss the issue and if possible resolve it immediately. If immediate resolution is not possible, we will consider your complaint further and acknowledge your complaint within 10 business days.

If you have any queries in relation to our complaints handling process, please contact our General Counsel as follows:

Telephone: 13 19 20  
Email: [compliance@iselect.com.au](mailto:compliance@iselect.com.au)  
In writing: iSelect Credit Cards Pty Ltd  
PO Box 2021  
Moorabbin VIC 3189  
Website: [www.iselect.com.au](http://www.iselect.com.au)

**Step 2:** 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 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)