

## CREDIT GUIDE

### iSelect Credit Cards

Version 1.2 Prepared on: November 2018

#### 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;
- How we are paid;
- Our relationships;
- How we are remunerated;
- How we remunerate our staff;
- 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).

The following are the credit providers with whom we conduct the majority of our credit related business:

- Westpac
- NAB
- ANZ
- Loans.com.au
- Citibank
- St George

#### Relationships

We are a wholly owned subsidiary of iSelect Ltd ABN 48 124 302 932 and a related company of InfoChoice.

#### 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. We may receive fees and commissions from product providers for services we provide as detailed below.

#### 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?

iSelect Credit Cards is an internet-based information service for consumers to find, compare and select credit cards.

#### How is iSelect Credit Cards remunerated?

Instead of charging you a fee, we receive a commission (and, in some cases, a marketing services fee) from our product providers for the following activities:

- Subscription fees for data provision
- Fixed cost development, licensing and hosting fees for the use of financial calculators
- Advertising fees from product providers for product advertisements placed on the iSelect Credit Cards website based on Cost per Impression, Cost per Click or Fixed Monthly Sponsorship fee.
- Fees for clicks referred to product providers on the following basis:
  - Cost per Click for click referred from the iSelect Credit Card website to a product provider
  - Cost per Application for completed applications that resulted from clicks referred from the iSelect Credit Card website to a product provider.
  - Cost per Lead for enquiries referred to a product provider or where enquiries result from referred clicks from the iSelect Credit Cards website to a product provider.
  - Commission share on referrals to third party advice providers.
- iSelect Credit Cards may also receive a commission when a representative refers or completes a credit card application.

You can contact iSelect Credit Cards to obtain an estimate of the commission we may receive and how it is calculated.

#### Other benefits

iSelect Credit Cards may receive other benefits based on the number of products purchased in connection with our service over a specified time frame. These benefits are not an additional charge to you.

#### 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)