

Credit Guide



Operated by Credit World Pty Ltd

About us

Creditcard.com.au is operated and run by Credit World Pty Ltd, which holds Australian Credit Licence number **397589**, and is a member of the Financial Ombudsman Service Member ID **45459**.

We are physically located at Level 26, One Bligh Street, Sydney NSW 2000, Australia.
Office number (612) 8226 8758

The purpose of this document

This Guide provides you with important information about our obligations and your rights in relation to consumer lending products regulated by the National Credit Code. The Credit Guide is designed to help you understand the services that we are authorised to provide and to decide whether you wish to use the comparative information services we offer.

The Service Provided by our Website

Creditcard.com.au is designed and established to provide users with simple and easy to understand information for comparison of financial products including but not limited to credit cards and debit cards/bank accounts. We provide information on these products and can also refer you to that product provider should you want to apply for that product.

Upon choosing to or enquire or apply for a product we strongly recommend that you review the terms and conditions of that product closely. These will be available for perusal on the credit provider's website, or by contacting them directly. If you have questions you cannot resolve we recommend that you seek professional advice.

It is important to note that upon leaving our website and reaching that of a credit provider, you will be dealing directly with them and not with us.

The information provided applies to the product or service only as described by the credit provider and does not take into account any individual person's personal circumstances. **We cannot and do not assess product or service suitability in relation to any individual person or persons.**

Product Information

All information provided is free information supplied by credit providers or that can be found on credit provider websites. It is usually accessible on the credit provider websites or by contacting them directly.

While we provide information on a wide range of products we don't cover every product that is available in the market. You should therefore also consider whether other products are available beyond those covered on this site.

Remuneration and Commission

Credit World Pty Ltd is privately owned. We do receive remuneration in the form of advertising sponsorships and commissions from some credit providers listed should you proceed to make an application for a product.

We earn income by receiving a commission for a referral from our website. This is usually in the form of an application or approved application for a product which a credit provider identifies has been generated by a click from our website. Occasionally this commission may be paid in return for a click generated from our website.

We also generate revenue from selling advertisement positions on the site. These are clearly marked as 'advertisement' or 'sponsored.'

Protecting your Privacy

Your privacy and the privacy of your personal information are important to us and we respect your confidentiality.

Credit World Pty Ltd will not collect personal information unless the information is necessary for one or more of our functions or activities.

You have the right not to provide the personal information we request, but this may compromise the effectiveness of the advice or information you receive. Any personal information we collect or receive will be handled in accordance with our Privacy Policy. Further details of our Privacy Policy are available on the following page <https://www.creditcard.com.au/terms-and-conditions/>

Feedback and dispute resolution

We welcome all feedback from our site users and encourage you to contact us through our website.

If you should have any problems or concerns you are encouraged to contact us directly at info@creditcard.com.au

Should you be unsatisfied with our response you may direct your complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)1

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