

# I Challenge Pty. Limited

## “Credit Guide”

Effective: 1/7/2014

ABN: 59 155 98 739

Australian Credit Licence number: 452141

Customer service contact details: 1300 42 42 55

Mail: Post Office Box 1995 Port Macquarie NSW 2444

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

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

### ***About this Credit Guide***

This Credit Guide contains information about us and how you can contact us, how we assess suitability the proposed loan.

We are registered with the Australian Securities and Investments Commission (ASIC) under a Credit License to engage in credit activities.

As a Broker, we must, as soon as practicable after it becomes apparent to us that we are likely to quote or arrange credit for you we must give you a copy of this Credit Guide. Your credit contract is a separate document to this Credit Guide.

### ***Assessing suitability of credit contracts***

The National Consumer Credit Protection Act 2009 requires that we must not:

- ® arrange a credit contract with you; or
- ® increase the credit limit of a current credit contract with you;

if the credit contract is unsuitable for you.

The credit contract is unsuitable for you if, at the time the credit contract is entered into or the credit limit is increased:

- ® it is likely that you will be unable to comply with your financial obligations under the credit contract, or could only comply with substantial hardship; or
- ® the contract does not meet your requirements or objectives.

We must make an assessment whether the proposed loan and lender will be unsuitable for you before arranging a credit contract with you or increasing the credit limit of an existing credit contract.

### ***Our dispute resolution process***

What to do if you have a dispute and complaint

If you wish to dispute any matter or make a complaint against us, please contact us. We have both internal and external dispute resolution processes aimed to resolve any dispute or complaint from you.

Lodging your dispute or complaint

You should gather all relevant supporting documents about the dispute or complaint. Once you have contacted us, we will begin the process of investigating and resolving your complaint or dispute, at no cost to you.

### ***You can let us know your dispute or complaint by:***

® Mail: PO Box 1995, Port Macquarie, NSW 2444

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

® Telephone: 1300 42 42 55

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

We aim to resolve most issues within 2 business days. Otherwise, we aim to provide a final response to your dispute or complaint within 21 business days.

If the matter is more complex, it may take a longer time to resolve. If we are unable to provide a final response to your complaint or dispute within 21 days we will:

- ® inform you of the reasons for the delay
- ® advise your right to complain to our external dispute resolution scheme
- ® provide you with details of our external dispute resolution scheme.

### ***Next step if you are not happy with our proposed resolution***

If you are not satisfied with our proposed resolution or any extended time for resolution of your dispute

or complaint, you can also contact the Financial Ombudsman Service (FOS), an independent external dispute resolution service.

The FOS dispute resolution process is impartial, independent and free for our customers. Before the FOS can investigate a matter; you must first have given us the opportunity to review it.

You may lodge a written complaint with the Financial Ombudsman Service at:

**Financial Ombudsman Service Ltd (FOS)**

® By mail: GPO Box 3, Melbourne VIC 3001

® Telephone 1300 78 08 08 or (03) 9613 7366 9am – 5pm Monday to Friday AEST

® Facsimile (03) 9613 6399

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



### ***DECLARATION AND PRIVACY STATEMENT FOR APPLICANT(S)***

I Challenge Pty Ltd 59 155 988 739.

Collection and use of your personal information

I understand that I challenge Pty Ltd (iChallenge) is collecting my personal information to enable it to assess my current circumstances to source and arrange finance and insurance

I understand that without this information iChallenge may not be able to advise of appropriate products.

#### ***Credit Reporting***

Credit checks may be completed when you consent to this privacy form to establish credit worthiness, including credit liabilities, repayments and defaults, from a credit reporting body (or a body that provides information on commercial activity and commercial credit worthiness) to assess this application

I also understand that iChallenge may also disclose information about me to third parties if required during assessment of you loan.

I understand that information about credit reporting, including the name and contact details of these credit reporting bodies, can be obtained from ichallenge. Bodies not use your information in certain circumstances, is available at [www.ichallenge.com.au](http://www.ichallenge.com.au) A hard copy of this information is available by calling 1300 42 42 55.

#### ***About us***

We work with Partner lenders and insurers. Our most commonly used lenders are Macquarie, Pepper Finance, secure funding, and ANZ. We have access to approximately 28 car and equipment lenders and 30 plus home lenders.

#### ***Disclosure of your information***

I agree that iChallenge may disclose my information (which may include information about my credit history and credit worthiness obtained from a credit reporting body) to:

- any agent, contractor or service provider iChallenge engages to carry out or assist its functions and activities;
- any related entity of iChallenge.
- my referee/s;
- credit provider/s to assess a credit application
- my guarantor or an intending guarantor, to enable that person to consider whether or not to act as a guarantor; and

iChallenge may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia.

### ***Privacy Policy***

I understand that iChallenges Privacy Policy ([ichallenge.com.au](http://ichallenge.com.au)) also contains information about:

- any laws that require or authorise iChallenge to collect certain information from me;
- how to access my information and seek correction of my information; and
- how I can raise concerns that iChallenge has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters see our attached Credit Guide.

### **Promotion of other products or services**

I consent to iChallenge using my information to help iChallenge promote its products or services or those of its related entities or organisations that are in a product or marketing alliance with iChallenge (alliance partners). I agree that iChallenge may also disclose my information to its related entities or alliance partners to enable them or iChallenge to tell me about a product or service.

I understand that where I do not want iChallenge to tell me about its products and services or those of its related entities or alliance partners, I may call 1300 42 42 55 at any time to withdraw my consent.

*I undertake that if I have provided information about someone else, I will show them a copy of this clause so that they may understand how iChallenge may use and disclose their information.*

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POBox 1995 Port Macquarie NSW 2444.

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### **Declaration and consent:**

**BY TICKING BOX TO PROCEED YOU ARE STATING THAT HAVE READ AND UNDERSTAND THE CONTENTS OF THIS PRIVACY DOCUMENT AND AGREE TO PROCEED.**