

Credit Guide

Edstart Australia Pty Ltd ABN 48 611 024 205. Australian credit licence number 485096.

This document provides you with important information to help you to make an informed and confident choice when using our services. This document contains information about our services, what you should do if you have a complaint or dispute in connection with our services. If you require any further information, please contact us using the details below.

About Us

Australian Credit Licence holder	Edstart Australia Pty Limited (ACN: 611 024 205)
Australian Credit Licence number	485096
Principal Place of Business	2/80 Albion Street Surry Hills, NSW 2010
Phone	1300 139 445
Email	contact@edstart.com.au

Our Credit Activities

Nature and range of services	We provide credit in the form of unsecured and secured lines of credit (continuing credit contracts) for amounts greater than \$2,001.
Unsuitability Assessment	<p>Before providing credit, we will assess whether a particular contract is suitable for you.</p> <p>To do this, we will need to make reasonable inquiries about, and verify that the credit contract will meet, your requirements and objectives and that you will be able to comply with your obligations under the contract without substantial hardship.</p> <p>We won't be able to provide you with credit if our final assessment shows that you won't be able to meet your proposed repayments obligations under that contract without substantial hardship or if the credit contract won't meet your requirements or objectives.</p> <p>You can request a copy of the final assessment at any time up to 7 years after the date of assessment. To request a copy please contact us at contact@edstart.com.au. We will not charge you for giving you a copy of our assessment.</p>

Disputes or Complaints

How to make a complaint	<p>We are committed to providing our customers with the best possible service. If at any time you have a complaint about the service that we provide, you should first contact us. We will endeavour to deal with any complaint promptly, thoroughly and fairly.</p> <p>If you have a complaint, you should contact us by emailing complaints@edstart.com.au or calling 1300 139 445.</p>
Still not satisfied?	<p>If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.</p> <p>Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call)</p> <p>In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001</p>