



ICR Financial Services Pty Ltd CREDIT GUIDE

Thank you for considering doing business with ICR Financial Services Pty Ltd.

We are a Representative of a licensed provider of credit assistance under the National Consumer Credit Protection Act 2009. This document provides you with information about us, our Licensee with whom you are dealing and the services we provide.

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| Licensee's business name | QED Credit Services Pty Ltd ACN 147 272 295 |
| Licensee's address | 31 Ardentallen Road Enoggera QLD 4051 |
| Licensee's phone number | 1300 817 662 |
| Licensee's email address | admin@qedrisk.com.au |
| Australian Credit Licence number | 387856 |

Our Licensee has authorised ICR Financial Services Pty Ltd and Ian Richardson as their Credit Representative:

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| Representative's business name | ICR Financial Services Pty Ltd ACN 081 644 313 |
| Representative's name | Ian Richardson |
| Representative's address | 2 Danube Place St Clair NSW 2759 |
| Representative's phone numbers | Mobile: 0417 210 110 |
| Representative's email address | ian.richardson@nectarmortgages.com.au |
| Business AFCA number | 49155 |
| Individual Credit Representative Number | 398735 |
| Business Credit Representative Number | 396663 |

If you are looking for consumer credit products, our role is to help you find a product that suits you. That process involves talking to you to understand your requirements and objectives in seeking credit, as well as understanding your financial position.



Our assistance process

We are required by law to ensure that any credit product with which we assist you can be deemed “not unsuitable” for you. In simple terms, this means that the product fits your needs and that you can afford to meet the financial repayments.

To establish this, we need to:

- > Make enquiries with you as to your needs;
- > Make enquiries with you as to your financial position; and
- > Collect evidence from you to verify your financial position.

Once we have done this, we will then use our broking expertise to find a product in the market place that you can afford and that meets your needs.

With what products do we provide assistance?

In the past 3 months, the top 6 lenders that our clients have been placed with are:

- Commonwealth Bank of Australia
- Bankwest Aust Ltd
- Macquarie Bank Ltd
- PLAN Lending
- ANZ Bank
- ING Direct

This is not to say that we will only deal with these lenders, it is simply that the products these lenders offer have been most suitable to our most recent clients. Your case may be different and we would look at your needs separately and independently of the above list.

How do our Credit Representatives get paid?

Our Credit Representatives are paid a commission directly from the lender. The lender may pay them a percentage amount upon settlement of your loan and may also pay them an ongoing percentage amount for the life of your loan.

These amounts are paid to the Credit Representative by the lender and ARE NOT payable by you. If you are interested and want an estimate of what the commission payment will be and how it is worked out, please just ask us or our Credit Representative and we will be only too glad to provide you with this information.



What if you are not happy with our services?

At ICR Financial Services Pty Ltd, we always work hard to build strong and lasting relationships with our valued customers. By listening to your feedback, not only can we address any immediate concerns you may have, we will also continually improve our products and services.

We know there are times when you may wish to compliment us on something we have done well and other times when you may wish to tell us we have not met your expectations.

If, for any reason, you do not feel that you have received the highest standard of care from us, we encourage you to share this with us. We have developed a process that we believe makes it easy for you to tell us of your concerns and for them to be addressed quickly and fairly.

You can contact us by whichever of the following means best suits you:

- > Complaints Manager
QED Credit Services Pty Ltd
31 Ardentallen Road, Enoggera Qld 4051
- > admin@qedrisk.com.au
- > Phone: 1300 817 662

If you choose to contact us by mail or email, please make sure you provide as much detail as possible about your complaint.

We will try to deal with your complaint on the spot. However, if this is not possible, we will write to you to acknowledge your complaint within five (5) days. We will ensure we treat you fairly and will work to resolve your complaint as soon as possible. In the rare event we are still investigating your complaint after 45 days we will write to you to explain why and to let you know when we expect to have completed our investigation.

When we have completed our investigation we will write to let you know the outcome and the reasons for our decision.

Taking it further

We hope that you will be satisfied with how we deal with your complaint. However, if your concerns remain unresolved, or you have not heard from us within 45 days, then you can have your complaint heard by our external disputes resolution scheme (EDRS), CIO, an independent party. You can contact AFCA at:

Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001