

SERVICES GUIDE

We are a licensed provider of credit services 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.

Our details are as follows:

Licensee's business name	Get My Refund Pty Ltd
Licensee's address	Suite 57 20-40 Meagher Street Chippendale 2008
Licensee's phone number	02 9156 1000
Licensee's email address	customercare@getmyrefund.com.au
Licence number	532413

Our role as a debt management service provider

When you use our services, we will collect basic information about you in order to understand how we may assist you with your debts, such as your financial position and the nature of your debts.

When dealing with you, our service promise is to ensure we assist you in a fair, transparent and ethical manner. We do this by keeping you up-to-date with the status of any activities we perform on your behalf, and providing you with clear disclosure around the fees we charge.

Specifically, we are providing you with a regulated service wherever we perform any of the following services:

When we suggest or assist you to do any of the following in relation to a credit contract:

- apply for a change to a credit contract for which you is a debtor.
- apply for a postponement of enforcement proceedings; or
- make a complaint or claim to a credit provider, AFCA, ASIC or the OAIC.

Or, by doing any of the following in relation to information held by a credit reporting body:

- apply for a change to the information.
- make a complaint or claim to a CRB, AFCA, ASIC or the OAIC regarding the information; or
- institute proceedings or take any other action regarding the information.

We will perform an assessment to ensure that it is appropriate to allow you to engage our services based on the information you provide. In performing this assessment, we wish to ensure that our services will provide value to you. “

Information on how we performed this assessment and concluded it was appropriate for us to assist you can be provided to you on request within a reasonable time frame of when we provide that service.

How do we assess if it is appropriate to assist you?

Our assessment of your circumstances will consider various factors such as your objectives in seeking Claim management services, the circumstances surrounding how you initially got the credit, and your current financial status.

Our objective in making this assessment is to ensure that any service we provide to you will provide service that meets your circumstances in a manner that provides value.

“Value” in this context may be non-financial, such as having creditors remove items from your credit report within a certain period of time, or financial, such as ensuring that any reduction in debt we are able to negotiate will outweigh any costs we would charge you for that service.

We also ensure that any recommendation or assistance we provide to you would not result in requests or complaints made to third parties that are frivolous, vexatious, lacking in substance or otherwise lacking merit.

How do we get paid?

If we believe it is appropriate to assist you in managing your claims, we provide you with a clear and transparent outline of the fees upfront that we charge and when those fees are payable. These fees are payable by you.

We strongly encourage you to let us know if there are any fees you do not understand, both so that we can explain those fees to you but also because this valuable feedback allows us to amend our disclosure for the future.

What if you are not happy with our services?

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:
Customercare@getmyrefund.com.au

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 acknowledge your complaint verbally within 24 hours and write to you to acknowledge your complaint within 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 30 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 30 days, then you can have your complaint heard by our *external disputes resolution* scheme (EDRS), AFCA, an independent party. You can contact AFCA at:

Web: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Free Services available to you

Although we always ensure that our clients are able to obtain value from the services we provide, there are a number of free options available to clients.

The National Debt Helpline is a not-for-profit service that helps people tackle their debt problems. They are not a lender and they don't 'sell' anything or make money from you. Our professional financial counsellors offer a free, independent and confidential service. The National Debt Helpline website is <https://ndh.org.au/>

You can also call them to speak with a free financial councillor on 1800 007 007.

ASIC publishes a number of helpful tools on the MoneySmart website, available at the following link:

<https://moneysmart.gov.au/managing-debt>

Additionally, your lender is required to maintain a policy to assist their own clients in circumstances of financial hardship as well as practices to appropriately review any allegation that appropriate standards were not followed in providing you with credit or lodging a default against you. Most lenders make the information on their hardship processes easily available on their website.

Please note that these are not an exhaustive list of all free resources but do represent a few of what we believe to be most important. We encourage you to explore these options and consider if a free service will be able to assist you in obtaining the outcome you seek.

If you would like further information on why our paid service may be more valuable to you than a free service feel free to ask us.