

# Rwrds.com.au Credit Guide

Date issued: 10 October 2024

This Credit Guide describes our services to assist you in deciding whether to use them. It provides key information needed to make an informed choice when engaging our service. The guide outlines how we are remunerated, details our professional indemnity insurance, and explains how we handle any complaints you may have.

## 1. Our Services

Advice and Answers Pty Ltd ABN 63 666 229 563 (the owner and operator of Rwrds.com.au) holds an Australian Credit Licence #547291 ('Advice and Answers'). Advice and Answers has authorised the distribution of this Credit Guide.

If you are receiving this Credit Guide, you may receive the following credit service from us:

- Act as an intermediary specifically in relation to credit card contracts, where Advice and Answers Pty Ltd is neither the credit provider nor the lessor.

It is important for you to understand that when we provide information or provide you with a hyperlink to a specific credit card, we are not offering Credit Assistance, nor are we suggesting or assisting you in applying for, remaining in, or increasing your credit limit with a particular credit provider. Should we refer you to a credit provider or a provider of credit assistance, you will be dealing directly with that entity and not with us. We do not offer advice on which credit card may be suitable or appropriate for your specific requirements and objectives.

We do not provide information on all the credit cards available in the market. Our coverage is limited to certain credit cards, and not all features or fees associated with these cards are compared. Furthermore, we do not endorse any credit card products. The suitability of a credit card can vary significantly from one consumer to another, depending on individual circumstances.

Any credit card rankings are done on factual information, for example:

- The potential financial or non-financial benefits of sign-up offers
- Which cards offer the highest Qantas Frequent Flyer points per dollar spend

The ranking provided is not an indication of the suitability of one card over another for your specific circumstances. It is intended solely to assist you in understanding the various offers available on the market.

For these reasons, it is crucial for you to independently assess the suitability of any credit card you are considering, based on your own financial situation and needs. We strongly recommend that you seek independent advice from licensed professionals capable of providing advice tailored to your unique circumstances. You should also read the relevant disclosure documents (such as the Target Market Determination, Key Facts document and Terms and Conditions document) before making any financial decisions.

## **2. How to contact us and deal with us**

Advice and Answers can be contacted through the following means:

Phone: 1300 138 138

Email: [contact@adviceandanswers.com.au](mailto:contact@adviceandanswers.com.au)

Postal Address: Attention: Advice and Answers, Level 3, 91 William Street, Melbourne VIC 3000.

## **3. Where can I access a copy of the disclosure documents (such as Key Fact Sheets and the Target Market Determination)?**

Hyperlinks to these important documents can be accessed by:

- Clicking the application link for the relevant card, where you will find the documents on the credit card providers website.

If you are having difficulty locating these documents, please email us at

[contact@adviceandanswers.com.au](mailto:contact@adviceandanswers.com.au) or call us on 1300 138 138 and we will gladly assist you.

## **4. How are we paid?**

Advice and Answers Pty Ltd may receive remuneration from credit card providers and other advertisers.

Remuneration is in the form of either variable-based agreements, where remuneration is linked to the number of customers referred to credit providers in a given period, or from fixed fee advertising arrangements.

For credit providers with variable fee agreements, Advice and Answers Pty Ltd will receive a commission upon successful credit card application. Commissions range from under \$50 for basic credit cards and up to \$400 for premium credit cards. If you would like to confirm if a commission will be payable and the amount prior to applying for a card, you can contact us at [contact@adviceandanswers.com.au](mailto:contact@adviceandanswers.com.au).

For fixed fee advertising arrangements, the remuneration received is not linked to the number of referrals or successful credit card applications. The fee received is generally dependent upon the amount of work involved, such as number of content posts or the period of advertisement.

We do not charge you a fee for acting as an intermediary.

## **5. What to do if you are unhappy with our services**

If you are not satisfied with the service you receive from us, you can lodge a complaint.

If you wish to lodge a complaint, please send an email to [contact@adviceandanswers.com.au](mailto:contact@adviceandanswers.com.au) and outline the details of your complaint. Alternatively, you can phone or write to Advice and Answers (using the contact details in this Credit Guide). Please address your complaint to the Advice & Answer's Complaint Resolution Officer.

After your complaint has been received, we will generally contact you within 1 business day to acknowledge your complaint. Where possible, we will endeavour to satisfactorily resolve the issue with you within 5 business days. If we resolve the issue to your satisfaction within this timeframe, we will generally not provide you with a written response unless you request one.

It is not always possible to respond to your complaint within 5 business days as some issues are more complex than others. The maximum amount of time we can take is 30 calendar days, unless we notify you there will be a delay in our response due to the complexity of the case and/or circumstances outside our control.

You may also pursue the matter through an external dispute resolution process (although this generally only proceeds after a complaint has gone through the internal complaints handling process or if we notify you of a delay). Advice and Answers is a member of the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme established to resolve complaints about member companies. AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA using the details below:

Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001  
Phone: 1800 931 678 (free call)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Website: [www.afca.org.au](http://www.afca.org.au)

Advice and Answers AFCA member number: 98456

Please note that the complaint procedures set out in this Credit Guide do not apply to complaints you wish to lodge or make against a lender. For details of how to make such complaints, please refer to the lender's Credit Guide and/or your credit card documentation.

## **6. Professional Indemnity Insurance**

Advice and Answers holds professional indemnity insurance satisfying the requirements of section 48 of the National Consumer Credit Protection Act (2009).

## **7. Privacy and information handling**

For information about how we handle your privacy, please refer to the Privacy Policy on our website or write to our Privacy Officer using Advice and Answers contact information in this document.