

Point Hacks Australia Credit Guide

Dated: Thursday, 24th October 2018

This Credit Guide describes our services, to assist you to decide whether to use them and provides key information you need to make an informed choice when engaging our service. It describes how we are remunerated, our professional indemnity insurance, and how we handle any complaints you may have.

1. Our Services

We are an authorised credit representative (Credit Rep No. 504786) of MSC Advisory Pty Ltd (Australian Credit Licence (ACL) No. 480649) (**'Licensee'**), who has authorised the distribution of this Credit Guide, and has authorised Point Hacks Australia Pty Ltd (**'us, we'**) to provide the following services under their licence:

- Engage in credit activities other than as a credit provider or lessor, limited to the provision of credit services (limited to acting as an intermediary) in relation to a credit contract or consumer lease where we are not the credit provider or lessor.

2. How you can deal with Point Hacks Australia

Point Hacks can be found online at www.pointhacks.com.au, Facebook at www.facebook.com/pointhacks.

3. How we are paid

Point Hacks Australia receives remuneration from financial services providers and from other advertisers on our website and related digital channels.

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

Specific performance based remuneration or commissions change frequently. Commission information can be found at <https://www.pointhacks.com.au/cards/referrals/>

No fees or charges are payable by you to Point Hacks Australia for our services.

4. Professional Indemnity Insurance

We have professional indemnity insurance in place that satisfies the requirements for compensation arrangements imposed by the Corporations Act 2001. This covers the services provided by us and our representatives (including after they cease working with us).

5. What to do if you have a complaint

If you have any complaints you can raise them directly with us, please email us at assist@pointhacks.com or contact us via post at Point Hacks Australia, Office 120, 3 Male Street, Brighton, VIC 3186. We will acknowledge receipt of your complaint within 5 business days and attempt to resolve it as soon as practicable. If you are not satisfied with our response you may also raise your complaint directly with our authorising ACL Licensee by calling 1300 798 790, or via email at complaints@mscadvisory.com.au.

If the outcome of your complaint is still not satisfactory to you, you may refer your complaint to the Financial Ombudsman Services Limited (FOS), of which Point Hacks Australia PTY LTD is a member 40886. Please be aware our Australian Credit Licensee is also a member (36916).

From 1 November 2018, FOS will be replaced by the Australian Financial Complaints Authority.

The Australian Financial Complaints Authority or 'AFCA' is a new external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system. Importantly, AFCA replaces the three existing EDR schemes of the Financial Ombudsman Service (FOS), the Credit and Investments Ombudsman (CIO) and Superannuation Complaints Tribunal (SCT) so that consumers have access to a single EDR scheme.

Using AFCA is free to consumers. If you would like to access the scheme, please lodge a complaint with:

The Financial Ombudsman Service Australia if lodged **before 1 November 2018**:

Online: www.fos.org.au

Email: info@fos.org.au

Phone: 1800 367 287

Mail: Financial Ombudsman Service Limited, GPO Box 3, Melbourne, VIC 3001;

or

The Australian Financial Complaints Authority if lodged on or **after 1 November 2018**:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001

You may also wish to contact the Australian Securities and Investments Commission (ASIC) to discuss your complaint and/or your concerns. You can contact ASIC on 1300 300 630 (Toll Free, Australia Wide).

6. How you can contact us:

Point Hacks Australia PTY LTD

ACL Authorised Representative Number 504786

Office 120, 3 Male Street, Brighton, VIC, 3186

assist@pointhacks.com

Our authorising ACL Licensee:

MSC Advisory Pty Ltd

ACL Number 480649

Level 2, Professional Chambers 120 Collins Street

Melbourne VIC 3000

Email: enquiries@mscadvisory.com