

We are excited that the industry we have been working in, since 2015, has finally become legislated, and we are delighted to be one of the first in our industry to now operate under a registered Australian Credit Licence. Ensuring the services we provide meet, and can be tested against, the highest standards.

As such, ASIC has confirmed we are able to provide credit services under the National Consumer Credit Protection Act 2009. This document provides you with information about us, and the services we provide.

OUR DETAILS	
Licensee Business Name	Debt Angel Solutions Pty Ltd
Licensee Australian Company Number	622 164 532
Licensee Business Address	36/14 Narabang Way, BELROSE NSW 2085
Licensee Phone Number	1300 722 560
Licensee Email Address	info@debtangelsolutions.com
Australian Credit Licence Number	532464

OUR ROLE AS A DEBT MANGEMENT SERVICE PROVIDER

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.

It is important to note that we will not take you on as a client if we cannot guarantee to save you more than what it would cost for you to use our services.

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

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

When we 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 are 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 great 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 timeframe from 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 debt management services, the circumstances surrounding how you initially got the debts, 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 debts, we will provide you with a clear and transparent outline of the fees 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.

For further information please refer to Debt Angel Solutions’ comprehensive [Fee Schedule](#).

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 your experience and give feedback to 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 referring to the [OUR DETAILS](#) section and using whichever means best suits you.

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

We will do our best to deal with your complaint on the spot. However, if this is not possible, we will acknowledge your complaint verbally or in writing within 1 business day and write to you to acknowledge your complaint within 5 business 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
AFCA Member No:	83678

FREE SERVICES AVAILABLE TO YOU

Although we always ensure that our clients can obtain great value from the services we provide. We feel it important to note that there are a number of free options available to clients.

The National Debt Helpline is a not-for-profit service that helps people address and tackle their debt situation. They are not a lender, and they don't 'sell' anything or make money from you. Their 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 counsellor on 1800 007 007.

Additionally, 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 relevant and 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 we believe our paid service may be more valuable to you than a free service, feel free to ask us.