



Credit Guide

Important Information about this document.

This Credit Guide gives you some important information about the services we provide.

Who is the Credit Provider?

Debt Structures is an authorised representative of Consolidated Mercantile Group Limited.
A.B.N 24 105 365 035
Australian Financial Service Licence 24 105 365 035
Australian Credit Licence 43 6660

Contact Details:

Our Head Office:
Suite 30712, Level 7, Tower 3, 9 Lawson Street Southport QLD 4215
Postal Address: PO Box 2336 Southport BC Queensland 4215
Phone 07 5689 5050
Email: info@debtstructures.com.au

What Happens if you ask for Credit or a Credit Increase?

Before we can offer you credit, we have to undertake a credit assessment to be sure it suits your needs and objectives and that you can meet your financial obligations.

To do this we ask for information about your income and expenses and ask you to give us documents in support. The types of documents we will ask for may vary each time but can include pay slips, letters of employment and bank statements.

When would Credit or Credit Increases be unsuitable for you?

We will not enter into a contract with you or increase your credit limit if we access the contract to be unsuitable.

A credit contract or credit increase will be unsuitable for you when it is likely you will not be able to comply with the obligations under the contract, or you could comply but not without suffering substantial hardship or the contract does not meet your requirements and objectives.

How can I obtain a copy of the Assessment?

You can ask for a written copy of your assessment before entering into a contract or increasing your credit limit with us and at any time within 7 years of accepting the credit from us.

We provide you a written copy of the assessment at no cost. We will give you a copy within 7 business days if the request is within the first 2 years after the credit was given or within 21 business days if outside of that time

Who can I contact if I have a Complaint or Problem?

We can help with complaints or problems you might have, and we would like to hear about these. If you have a complaint about your credit contract or the services we provide, please let us know. A majority of problems can be solved simply by talking to us you can contact us on the following ways

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We try to resolve complaints within 24 hours but in some cases it may take longer. We will give you updates on the progress of your complaint and endeavour to resolve it within 21 days. If you are not satisfied with the outcome or the way in which it has been handled, please let us know. Alternatively, you can contact our External Dispute Resolution Scheme. This is a free service providing you with an independent way to resolve disputes. If you are not satisfied with our final response, you may lodge a complaint with the following.

Australian Financial Complaints Authority

Online: www.afc.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: AFCA GPO Box 3 Melbourne