

CREDIT GUIDE

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This Credit Guide is provided by Marquetable Pty Ltd (ABN: 85 635 225 259), credit representative (#542464) of MoneySherpa Pty Ltd (ABN: 32 164 927 708) which has authorised it for distribution as holder of the Australian Credit Licence (#451289) under which services are provided.

Contact Details

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Phone:	02 8188 8991	
Email:	support@lifesherpa.com.au	hello@investwithqueenie.com

The purpose of this document

This Guide provides you with important information about our obligations and your rights in relation to consumer lending products regulated by the National Credit Code. The Credit Guide is designed to help you understand the services that we are authorised to provide and to decide whether you wish to use the services we offer.

About us

Marquetable was established to provide you with entertaining and informative content with the aim of helping your money go further.

We provide information and reviews on credit cards, mortgages, and Personal loans. We don't cover every product available and you should read the relevant disclosure documents provided by the credit provider and consider whether the products featured in our content are appropriate for your needs. We won't recommend that a particular credit product is suitable for you or appropriate for your requirements and objectives because we can't know your specific circumstances.

By providing you with information we are not providing credit assistance or suggesting or assisting you to apply for, remain in, or increase your credit limit with a particular credit provider. If we refer you to a credit provider or provider of credit assistance you will be dealing directly with them and not with us.

If you have more questions about the products or their terms and conditions, or wonder whether a particular product will suit you, we recommend that you obtain professional advice. You can contact Life Sherpa here:

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Credit assistance

Where we do provide credit assistance, we are obliged to ensure that any loan or principal increase to a loan we arrange for you is not unsuitable. To decide this, we may need to ask you some questions in order to establish your requirements and objectives and review and verify your financial situation to assess whether the loan is not unsuitable. When we do this, we will document it in a credit assessment.

If you enter into a loan contract or increase your credit limit, we must provide you with a copy of our credit assessment if you ask us within seven years of the date of the loan contract or principal increase.

Remuneration and costs

Marquetable is owned by Bizzini Tan PTY LTD so the services we provide are not directly influenced by product manufacturers. We may receive remuneration from product issuers should you proceed to open an account.

We do not charge you for our content (unless you decide to buy our stock research checklist, our networth tracker or sign up for a course). We earn income from hosting advertisements or sponsored posts and by generating referrals to credit providers. A referral may be generated when you visit a credit provider's website via a link from our website, social post or social profile. We may get paid by the credit provider based on actions you take such as clicking a link, completing an application or your activity on that account. You do not pay this amount.

We don't deal with all providers in the market. Money Sherpa expects that the top 6 lenders it deals with are Connective, Commonwealth Bank, Firstmac, ING, Macquarie and NAB. Marquetable works with American Express.

Protecting your privacy

The privacy of your personal information is important to us and we respect your confidentiality. We won't ask you for information we don't need but, in order to provide the service, we may collect some personal information from you.

You have the right not to provide the personal information we request, but this may compromise our ability to help you. Rest assured that any personal information we collect or receive will be handled in accordance with our Privacy Policy.

Feedback and dispute resolution

We welcome your feedback on the content and service we provide and encourage you to share your thoughts and comments via our [contact form](#).

If you do have any problems or concerns, please contact Queenie Tan at hello@investwithqueenie.com in the first instance.

When you contact us, please provide enough information for us to identify you, and the subject matter of your complaint. Please also tell us how you wish for your complaint to be resolved.

We will try to deal with your complaint immediately. However, if this is not possible, we will write to you to acknowledge your complaint within five days.

We may contact you for more information. If this does not resolve your concern write or email the Money Sherpa complaints officer complaints@lifesherpa.com.au who will respond to you and seek to resolve the issue

If you are still not satisfied, you may contact our External Dispute Resolution Service (it's free).

The Australian Financial Complaints Authority (AFCA) is an independent and impartial external dispute resolution (EDR) ombudsman, approved by ASIC. Our member number is 93019 and Money Sherpa's is 34698

You may contact them at any time, but they may ask you to wait until our internal processes are complete before they will consider your complaint further.

They can be contacted by:

- ◆ Telephone: 1800 931 678 (It's free)
- ◆ Website: www.afca.org.au
- ◆ Mail: GPO Box 3, Melbourne VIC 3001
- ◆ Fax: 03 9613 6399

We have the benefit of a Professional Indemnity Insurance policy maintained by Money Sherpa which meets ASIC's requirements.