



Credit Guide: A guide to the services we provide

About Us

Hive Empire Pty Ltd ABN 18 118 725 125 trading as finder.com.au is an Australian Credit Licensee (no. 385509). We are physically located at Level 10, 95-99 York Street, Sydney NSW 2000 but you might find it more convenient to locate us at finder.com.au.

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 comparative information services we offer.

Our services

finder.com.au was established to provide consumers with the information and tools they need to understand and compare a range of products and services – including home loans, credit cards and personal loans. The information we make available to you is often provided by the credit providers themselves or sourced from them.

It's important that you understand that 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.

We believe that by helping you to compare and better understand consumer credit products we're helping you to take control of your financial situation. The factual information and general advice we provide can help you make better decisions and free you from financial anxiety. We don't provide advice and we won't recommend that a particular credit product is suitable for you or appropriate for requirements and objectives.

Our products and service

We provide comparative information and general advice on Credit cards, Home loans, Residential property investment loans, and Personal loans. Although we provide information on the products offered by a wide range of providers, we don't cover every product available and you should consider whether the products featured on our site are appropriate for your needs. The advice we provide is in the form of comparative information on consumer credit products listed on our website.

We can provide you with information on these products and, should you wish to purchase a product, we can refer you to the product provider.

Product Information

Should you decide to purchase any of the products about which we provide factual information or general advice, we encourage you to read the Terms and Conditions or Product Disclosure Statement for that product.

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.

Remuneration and costs

Hive Empire is independently owned so the services we provide are not directly influenced by product manufacturers. We are however a commercial enterprise and we do receive remuneration from product issuers should you proceed to arrange a policy or open an account.

We earn income from generating qualified referrals to financial institutions or credit provider. A referral is generated when you visit a financial institution's or credit provider's website via a link from our website. If you visit a financial institution's or credit provider's website via our website, we may get paid either for that click itself or if you transact with the provider. Some examples include applying for insurance, opening a savings account or completing an application form on the financial institution's or credit provider's website. We receive commission share on referrals to third party advice providers and they will disclose this in their advice to you. We also generate revenue from display advertising that includes banner advertisements.

We may also receive remuneration for referring you to a product or advice provider. However, our staff are salaried employees and do not receive any additional benefits that may influence the general advice or factual information that they provide to you.

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 get some comparative information, we may collect some personal information from you.

You have the right not to provide the personal information we request, but this may compromise the effectiveness of the advice or information you receive. 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 information and service we provide and we encourage you to submit your views via our website. While we hope that you'll be delighted with our service, if you do have any problems or concerns please contact our Customer Support team:

- On site: Use the Live Chat button in the bottom-right corner of the screen
- Write to us at: Level 10, 99 York Street, Sydney NSW 2000, Australia
- Email us at: help@finder.com

When you contact us, please provide enough information for us to identify you, your account details 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. Complaints will be considered, and we may write to you with a view to resolving any issues you have raised.

We will write to you with our decision within 45 days. We may offer to resolve your complaint as you requested or offer an alternative solution. Or we may reject your complaint and inform you of your right to take your complaint or dispute to the Australian Financial Complaints Authority (AFCA) and have our decision reviewed externally. We will also provide the contact details of AFCA.

If you're not satisfied with our response, you can have your complaint heard by AFCA, which is an independent and impartial external dispute resolution (EDR) ombudsman, approved by ASIC. Our AFCA membership number is 42503.

The AFCA EDR process is a free service to customers.

You can contact AFCA using any of the following methods:

- AFCA website: <https://www.afca.org.au>
- Telephone: 1800 931 678 (free call)
- Email: info@afca.org.au
- Post: AFCA, GPO Box 3, Melbourne VIC 3001, Australia

Alternatively, if your complaint is related to privacy issues you may refer your complaint to the

Office of the Australian Information Commissioner by clicking this [link](#) or calling **1300 363 992**.