

CREDIT GUIDE

About Us

Bill Butler Pty Ltd “Bill Butler” has applied to be licensed under the National Consumer Credit Protection Regulations 2010 as required under the National Consumer Credit Protection Amendment (Debt Management Services) Regulations 2021 transitional arrangements, commencing from the 01/07/2021, as designated by ASIC. This Credit Guide sets out important information about us and the services we provide. Our details are below:

Business Name	Bill Butler Pty Ltd
ABN	52 607 845 081
Address	Lvl 1/33 Brandl Street, Eight Mile Plains QLD 4113
Phone	07 3911 2200
Email	enquiry@billbutler.com.au
Web	www.billbutler.com.au
Australian Credit License (ACL)	Licence No: 532062
EDR Scheme Name	Australian Financial Complaints Authority (AFCA)
EDR Membership Number	71097

Our Services

We are required to provide this Credit Guide to you as soon as practical after it becomes apparent that we are likely to provide Debt Management Services to you. Bill Butler provides a Debt Management Service if we:

- Provide Debt Management Assistance to a consumer; or
- provide Credit Reporting Assistance to a consumer.

Please note that under Subregulation (3) of the National Consumer Credit Protection Amendment (Debt Management Services) Regulations 2021:

- a Debt Management Service is not provided unless a fee, charge or other amount is paid or payable by or on behalf of the consumer in relation to the assistance; and
- a Debt Management Service is only provided if it is in relation to a consumer credit contract for a which the consumer is or was the debtor, or is or was a guarantor.



We provide Debt Management Assistance to a consumer or guarantor if we:

- suggest or assist with, a change to a consumer credit contract for a which the consumer is or was the debtor, or is or was a guarantor of; or
- suggest or assist with, a deferral or waiver of an amount (including Financial Hardship applications) under a consumer credit contract for a which the consumer is or was the debtor, or is or was a guarantor of; or
- suggest or assist with, instituting proceedings or taking any other actions in regards to a consumer credit contract for a which the consumer is or was the debtor, or is or was a guarantor of; or
- suggest or assist with, making a complaint to AFCA, ASIC, or the information Commission in regard to a consumer credit contract for a which the consumer is or was the debtor, or is or was a guarantor of.

We provide Credit Reporting Assistance to a consumer or guarantor if we:

- suggest or assist with, applying for a change to information collected or held by a credit reporting body in relation to a consumer credit contract for a which the consumer is or was the debtor, or is or was a guarantor of; or
- suggest or assist with, making a complaint or claim to the credit provider, the credit reporting body, AFCA, ASIC or the Information Commissioner in relation to a consumer credit contract for a which the consumer is or was the debtor, or is or was a guarantor of; or
- suggest or assist with, instituting proceedings or taking any other action regarding information collected or held by a credit reporting body in relation in relation to a consumer credit contract for a which the consumer is or was the debtor, or is or was a guarantor of; or

Our Process

Our assessment

Before we provide Debt Management Services to you, we assess your suitability. To do this, we need to make reasonable inquiries and verify that:

- The proposed outcomes you are seeking meets your requirements and objective; and
- you can meet any proposed outcomes under your present circumstances, including repayments.



Bill Butler Pty Ltd (ABN 52 607 845 081 - ACL 532062)

Email: enquiry@billbutler.com.au
Phone: 1300 245 528
Office: Level 1, 33 Brandl Street, Eight Mile Plains, QLD
Post: PO BOX 452, Capalaba, QLD, 4157
Web: billbutler.com.au

We will not be able to assist you with a Debt Management Service if our assessment shows that:

- You will not be able to meet any proposed outcomes without experiencing substantial hardship, or further substantial hardship; or
- the proposed outcomes will not meet your requirements or objective.

Getting a copy of our assessment

If we provide you with a Debt Management Service, you can ask us for a copy of our assessment anytime up to 7 years after we provide you with a credit assistance quote. To request a copy please contact us. We will provide you with a copy:

- within 7 business days after the day we receive your request – provided you make the request within 2 years of the date of our credit assistance quote; or
- otherwise, within 21 business days after the day we receive your request

How does Bill Butler get paid?

We do not receive any commissions, incentives, or other form of remuneration from the credit providers we deal with on a client's behalf. We operate under a fee for service model which is set out in a fee quote we provide you before providing Debt Management Services.

Fees and Charges that are payable by you, relating to our assistance.

You may have to pay other fees and charges (Such as late fees, direct debit decline fees, variation fees, account fees, and other fees) that are due under your existing credit contracts. You should review any current credit contracts and disclosure documents you have for further information. Bill Butler will advise you of any information pertaining to fees and charges as they are disclosed to us.

Top 5 credit consumer credit suppliers we negotiate with

We will assist clients with any credit provider, regulated and unregulated, however at present we are assisting clients with Debt Management Services mainly with:

1. Westpac
2. Citibank
3. National Australia Bank
4. ANZ
5. Commonwealth Bank

Other people we deal with

Referrals and Referral Fees:



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In some cases, your business may have been referred to us by third parties such as accountants, financial planners or other professionals. Our main source of referrals is regulated parties such as Mortgage Brokers. Where this is the case, we may pay a referral fee to these parties. If we do pay a fee to these parties, then:

- They should have already told you about this and our referral agreement requires this disclosure to be made by them to you in advance of referring you to Bill Butler; and
- We will disclose this information to you.

Alternatively, you can ask us about any referral fees, and we will tell you how much may be paid and how it is calculated.

In some cases, we may refer you to parties such as accountants, financial planners, mortgage brokers or other professionals. Where this is the case, we may receive a referral fee from these parties. If we do receive a fee from these parties, then:

- We will disclose this information to you.

Alternatively, you can ask us about any referral fees we may receive and how it is calculated.

Dispute resolution and complaints

Whilst we already strive to provide the best possible service, we understand that may there be times where you are not satisfied. If this occurs, then we want to do something about it, so we have a formal process in place to address your concerns.

Third Party Outcomes, Accounts, Products or Services

If your complaint relates to a product or service acquired through a third party (for example, a credit provider or lender) we may ask you to contact the relevant third party. They will deal with your complaint under their complaint's resolution process. If you are not satisfied with the resolution of your complaint by the third party under their complaint's resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details

Internal Complaint Resolution (IDR)

To lodge a confidential complaint, you can do so via:

Management

PO BOX 452 Capalaba QLD 4157

PH: 07 3911 2200

FAX: 07 3362 6599

Email: privacy@billbutler.com.au



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When submitting a complaint, please ensure you provide as much detail as possible. Include information as to the nature of the issue, what has occurred and what outcome you are seeking. Bill Butler will respond within 72 Business hours confirming receipt and the actions that will be taken to review your complaint. We may require a further period of up to 5 working days, depending on the complexity, before providing an outcome. We will always endeavour to complete these steps as quickly as possible, however in complex situations extensive investigation may be required with third parties.

External Complaint Resolution (EDR) Policy:

If you are not satisfied with the response from Bill Butler or if Bill Butler has not met the timeframes listed above, then you may contact the Australian Financial Complaints Authority (AFCA). Bill Butler is a member of AFCA for External Dispute Resolution (EDR) Purposes.

Member: 71097
Online: www.afca.org.au
Email: Info@afca.org.au
Phone: 1800 931 678
Mail: GPO Box 3 Melbourne VIC 3001

Financial Hardship

If you are experiencing hardship, you can seek free and independent advice and assistance from a Financial Counsellor through the National Debt Helpline:

Web: <https://ndh.org.au/>
Phone: 1800 007 007

You can also seek free information about managing money through the <https://moneysmart.gov.au/> website.

Outcomes

Debt Management Services cannot guarantee outcomes. You always need to rely upon your own judgement and enquiries. We don't provide credit assistance relating to new credit applications, legal advice or financial advice. It is important that you understand any legal obligations you already have or may have with your existing accounts. If you have any doubts, then we would suggest you seek independent legal and financial advice before proceeding.

Questions - If you have any questions about this credit guide or anything else about our services just ask at any time.

