

Flatiron School Australia

Credit Guide

This credit guide contains key information so that you can make an informed decision when engaging with us in connection with the consumer credit provided by EdAid AU Pty Ltd under the Income Share Agreement. It summarises the credit assistance services we provide, our authorisation to act as a credit representative and how to make a complaint.

This credit guide is published on 30 September 2019.

Key Details	
Who we are	Flatiron School Australia Pty Ltd (633 514 995) (our, we, us)
Credit Representative Number	518832
Address	Flatiron School Australia Pty Ltd, c/o Baker McKenzie, Level 19, 181 William Street, Melbourne VIC 3000
E-mail	legal@flatironschool.com
Authorising/appointing Australian Credit Licensee	EdAid AU Pty Ltd ABN 33 136 882 267, Australian Credit Licence No. 393327 (EdAid AU)
Relevant consumer credit contract	Income Share Agreement (ISA)

Overview

We are a provider of education services and seek to assist our students in finding flexible payment options to pay for our educational courses.

EdAid AU is a credit provider and holds an Australian credit licence no. 393327.

In relation to some of our courses, EdAid AU provides credit to eligible students through the ISA. We have been appointed by EdAid AU as their Australian credit representative under the *National Consumer Credit Protection Act 2009* (Cth) (**NCCP Act**) and are authorised to provide credit assistance services in relation to the ISA.

As required by law, EdAid AU takes responsibility for all credit activities related to EdAid AU's business in which we engage in.

Fees and commission

We will not charge you any fees for our services. However, you may need to pay EdAid AU's fees and charges.

We also do not receive commissions from any person for providing you with credit assistance in relation to the ISA.

We do pay fees to EdAid AU if you ultimately enter into an ISA with them. These fees are not payable by you. This is a volume-based fee arrangement and you may, on request, obtain a reasonable estimate of the amount of these fee payments and how it is worked out.

Our internal dispute resolution scheme

We are committed to providing our customers with innovative solutions and the best customer service experience. Resolution of problems is a priority for us. If at any time our service does not meet your expectations we would like you to let us know by contacting our Complaints Officer by:

- e-mail: legal@flatironschool.com
- post: Flatiron School Australia Pty Ltd
c/o Baker McKenzie, Level 19, 181 William Street, Melbourne VIC 3000.

Alternatively, please speak to any of our representatives and they will refer you to the Complaints Officer. You should explain the details of your complaint as clearly as you can. You may do this verbally or in writing.

If we receive a complaint, we will attempt to resolve it quickly and fairly. The maximum timeframe in which we must provide you with a written response to you is 45 days, however our aim is to resolve your dispute as early as possible without the need for further escalation.

Our external dispute resolution scheme

If we do not reach agreement on your complaint, you may refer the complaint to the Australian Financial Complaints Authority (**AFCA**). AFCA is a free service established to provide you with an independent mechanism to resolve specific complaints. AFCA's contact details are as follows:

Telephone: 1800 931 678 (9:00am – 5:00pm AEST weekdays)
Email: info@afca.org.au
Mail: Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne VIC 3001
Fax: (03) 9613 6399

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request.

The Australian Securities and Investments Commission also has an information line: 1300 300 630. You can use this number to make a complaint and obtain further information about your rights.

Things you should know

We don't provide legal or financial advice. It is important you understand your legal obligations under the credit contract, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any credit contract.

Questions?

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