



## **Credit Guide**

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Art Money Pty Ltd  
ABN 65 168 905 388  
Australian Credit License 470221  
20 Meagher Street  
Chippendale, NSW 2008  
Tel 1300 31 66 11

Art Money Pty Ltd is a credit provider of loans to customers who wish to purchase art from participating galleries.

In this Credit Guide, the words “we”, “our” and “us” refers to Art Money Pty Ltd.

This Credit Guide provides important information about us and how we provide *credit assistance* to you in relation to your art purchase loan.

#### **Our services**

We act as a *credit provider* for the loans to customers. As *credit provider*, our functions include:

- Receiving and considering your on-line loan application via our website;
- on receipt of your on-line loan application and subject to the terms of your *credit contract* (and/or other related document), make reasonable enquiries about your financial situation, and your requirements and objectives;
- coordinating the issue to you of your *loan contract* and related documents including any *security* (that we register on the Personal Property Securities Register over the art purchase);
- coordinating the settlement of your loan so that you are able to purchase the art from the participating gallery;
- coordinate your direct debit repayments of your loan to us pursuant to the direct debit terms included in your *credit contract*
- coordinating the periodic issue of loan and related statements to you as specified in your *credit contract*;
- assist you with general enquiries you may make in relation to your *credit contract*, *security*, and/or other related documents;
- perform and/or supervise collection activities in relation to customers who are in default under their *credit contract*, *security* and/or related documents; and
- deal with hardship applications from customers.

#### **Fees and charges**

We do not impose fees or charges on you when we provide credit assistance and other services.

#### **Our commissions**

We are required by law to inform you of any commissions that we are likely to receive, in relation to *credit assistance* we provide to you. We do not receive any commission in relation to your loan.

We do not pay commissions to third parties for the introduction of your loan to us. We have no volume bonus arrangement in place.

#### **If you have a complaint**

We believe that it is essential for our customers to be able to identify and deal with a company who has the ability, authority and proper training to hear and respond appropriately to any complaints or disputes.

Complaints can be lodged by contacting our Complaints Officer, [Paul Becker] on:

Telephone: 1300 31 66 11

Email: [privacy@artmoney.com.au](mailto:privacy@artmoney.com.au)

Post: Complaints Officer, [Art Money, PO Box 737, Newtown NSW 2042]

#### **If we can't resolve your complaint**

If you are not satisfied with the outcome of your complaint, you can contact our external dispute resolution provider Credit & Investments Ombudsman for an independent review on:

Credit and Investments Ombudsman Ltd  
PO Box A252  
South Sydney NSW 1235  
<http://www.cio.org.au>  
Telephone: 1800 138 422

The external dispute resolution process is free of charge.