



Fix My Credit (Aust) Pty Ltd
ABN 58 675 828 494
Phone: 08 7428 8000
Head Office: Adelaide CBD
Email: specialists@fixmycredit.online

TERMS AND CONDITIONS

Engagement

1. You engage Fix My Credit (Aust) Pty Ltd to act on your behalf in the area of Credit Reports and or Debt Negotiation and, to perform Credit Repair Services.

Services

2. Fix My Credit (Aust) Pty Ltd will:
 - a. If not done already by you, obtain credit reports from credit reporting agencies;
 - b. Write to creditors to negotiate and or remove credit references on your credit report, as instructed by you;
 - c. Communicate with creditors to negotiate and or remove credit references on your credit report;
 - d. Use its best endeavours to provide the above in accordance with all relevant laws;
 - e. Only provide its services if, after the initial interview with you, it believes that there are reasonable grounds to proceed with its credit repair and debt negotiation services;
 - f. Keep you informed and any third party referrer unless you expressly request otherwise.

Fees

3. The fees to be paid by you, prior to the commencement of any work are:
 - a. Administration Fee of \$990.00 (incl of GST). This is to be paid prior to the initial commencement of any work on your file;
 - b. Default Removal Fee. This fee is charged for successful removal of each default. The fee for the first default removal is \$660.00 (incl of GST), the



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- second \$550.00 (incl of GST) for the third and subsequent defaults \$440.00 (incl of GST) each;
- c. Savings Percentage Fee of 12.5% plus GST of the total savings provided to you.
4. It is acknowledged that invoicing will reflect the Fix My Credit (Aust) Pty Ltd business trading name of White Label Services Australia so that a reference to a credit repair / debt negotiation entity is not reflected on your bank statements for future financial enquiries.

Client Undertakings

5. You agree not to enter into any further financial arrangements or apply for finance while Fix My Credit (Aust) Pty Ltd is engaged. If you need to get financial aid or a loan to assist with the restructure of your debt portfolio, you must notify Fix My Credit (Aust) Pty Ltd as it may be able to provide assistance or recommend a number of brokers that could assist you. You agree to send all documentation received by you from creditors and credit agencies as requested by Fix My Credit (Aust) Pty Ltd via email, mail or delivery to our office.
6. Documentation must be originals, or full copies of originals;
- a. You must give Fix My Credit (Aust) Pty Ltd full and frank details and information and not withhold information or unaltered copies of correspondence with creditors or credit agencies, including any correspondence that may or could prejudice negotiations with creditors or credit agencies;
- b. By signing this Agreement, you grant Fix My Credit (Aust) Pty Ltd the authority to:
- i. use the information provided by you to obtain from credit agencies, creditors and collection agencies, and all other relevant organisations, your credit history and other credit information for the Services;
- ii. to act and discuss the information relating to the Services;
- iii. to enter into arrangements with creditors.



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Fix My Credit (Aust) Pty Ltd acknowledges that the information provided by you and received from creditors, credit reporting agencies, collection agencies, is sensitive and confidential and as such it will use its best efforts to ensure that your information is handled in a responsible and professional manner.

You have the right to revoke this Agreement upon the sending of written notice to us and the receipt of that notice by Fix My Credit (Aust) Pty Ltd and upon payment of all fees due for the Services.

Fix My Credit (Aust) Pty Ltd has the right to terminate this Agreement at any time on written notice and on any of the following circumstances:

- a) You fail to pay any amount due, and or
- b) You fail to comply with any of your obligations under this Agreement.

Fix My Credit (Aust) Pty Ltd does not provide any warranties or any indemnities whatsoever and does not warrant a guarantee result with its Services.