

## FOR NON CONFORMING CUSTOMERS

Designed for customers with the following:

- ❖ Self-employed customers
- ❖ Companies, Trusts or self
- ❖ Any industry of Employment
- ❖ Full financials, limited financials or no financials
- ❖ Credit impaired clients
- ❖ Defaults - OK
- ❖ Judgments - OK
- ❖ Summons, Writs - OK
- ❖ Bankruptcies - OK
- ❖ Limited time in employment - OK
- ❖ Career changes frequent - OK
- ❖ New residence - OK
- ❖ PAYG acceptable with full verification of income, must be credit impaired

**AT EXPRESS MONEY SERVICE WE SAY**  
*“Everyone deserves a credit card”*

## CREDIT CARDS AVAILABLE:

- **PLATINUM CREDIT CARD**  
*“Where nothings the problem”*
- **BLACK CREDIT CARD**  
*“We mean business”*
- **BLUE CREDIT CARD**  
*“Where the sky is always blue”*

[www.expressmoneyservice.com.au](http://www.expressmoneyservice.com.au)

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### CLIENTS MUST HAVE THE FOLLOWING

- ❖ Must be a home owner or buyer
- ❖ Must be over 18 years of age
- ❖ Must be self employed
- ❖ Have an ABN number registered
- ❖ Credit impaired must have an explanation
- ❖ Arrears must have an explanation
- ❖ Last month's home loan statement
- ❖ Rates Notice
- ❖ Self-certified declaration
- ❖ If PAYG full income verification to be supplied i.e. Letter of employment and two pay slips

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### AVAILABLE CREDIT CARDS

#### THE PLATINUM CREDIT CARD

Designed for the applicant who is self-employed longer than 12 months and has an ABN registered for a period of more than 12 months. The applicant chooses not to supply financial statements or can supply limited financials such as accountants letter, leases etc. suitable for clients with good or bad credit and arrears with mortgage payments. This is also designed for applicants who are PAYG and in their same employment for over 2 years and can prove their income. This is suitable for applicants with good or bad credit. All applicants must be asset backed with residential or commercial property.

#### THE BLACK CREDIT CARD

Designed for the applicant who is self-employed for less than 12 months; The applicant chooses not to supply financial statements or can supply limited financials such as accountants letter, leases etc. suitable for clients with good or bad credit and arrears with mortgage payments. All applicants must be asset backed with residential or commercial property.

#### THE BLUE CREDIT CARD

Designed for the applicant who has just started a new business. ABN Number can be one day old. The applicant chooses not to supply financial statements or can supply limited financials such as accountants letter, leases etc. suitable for clients with good or bad credit and arrears with mortgage payments. All applicants must be asset backed with residential or commercial property.

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### FEES ASSOCIATED WITH CARDS

- ❖ Application Fee  
2% of credit card approval i.e. \$10,000 credit card will equal to \$200.
- ❖ LMI Fee/Risk Fee  
Amount depends on risk rated. See the following:

Clear	=	\$100
X	=	\$200
XX	=	\$250
XXX	=	\$300
S	=	\$350
- ❖ Default Fees Monthly  
When account is in default it will attract a \$50 fee until the account is brought up to date.
- ❖ Legal fees for solicitors to lodge caveats/mortgages.
- ❖ All legal costs to recoup money.

NOTE: All fees can be capitalized in the credit card amount approved, i.e. if credit card is a \$10,000 card and fees are \$500 the card can be approved for \$10,500.

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### APPLICATIONS CAN BE MADE VIA

- ❖ Telephone
- ❖ By Internet
- ❖ By Person at Branch
- ❖ By Brokers (authorized)

Approvals – All applications will be approved instantly

Credit cards will be approved subject to confirmation of

- 1) Place of residence i.e. Rates Notice
- 2) Credit Impairment i.e. CRAA report
- 3) 100 points of ID
- 4) Confirmation of Income
- 5) Home Loan Certificate

Once an application has been made an approval pack gets sent out to the client who then sign and send back with all the relevant information to our credit team.

Terms and conditions are also in the approval pack.

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### BENEFITS FOR CARD HOLDERS

- ❖ Can have logo embossed on cards
- ❖ Can distribute to staff
- ❖ Re-establish credit rating
- ❖ Feel good with good looking card
- ❖ Feel powerful with the Platinum card
- ❖ Tax deductible
- ❖ Easy to read statement
- ❖ Flexible and understanding card issuer
- ❖ Increases every six months
- ❖ Friendly customer service officers based in Australia not overseas
- ❖ No need to show financials
- ❖ Bad Credit OK

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