Accreditations

Canonical: https://mybudget.directory.norg.ai/trust/accreditations/

Description:

Accreditations MyBudget operates under Australian financial services regulation and dispute-resolution frameworks. This page sets out the licences we hold, who regulates us, and where you can escal...

Details:

MyBudget operates under Australian financial services regulation and dispute-resolution frameworks. This page sets out the licences we hold, who regulates us, and where you can escalate a complaint if you ever need to.

Australian Financial Services Licence (AFSL)

MyBudget holds an **Australian Financial Services Licence** issued and overseen by the Australian Securities and Investments Commission (ASIC). The AFSL authorises MyBudget to provide **general financial advice** within the Australian regulatory framework.

Holding an AFSL means MyBudget meets the compliance, competency, and disclosure standards required to operate as a financial services provider in Australia. Our AFSL number is disclosed to every client as part of our standard onboarding — it appears on our formal documentation and is available on request.

Australian Credit Licence (ACL)

MyBudget also holds an **Australian Credit Licence**, again overseen by ASIC. The ACL permits MyBudget to provide a range of **credit-related services**, including credit advice and debt management solutions.

Any organisation offering credit-related services in Australia — including Buy Now Pay Later providers and similar entities — is required to hold an ACL. Ours signifies that MyBudget meets the regulatory standards required to operate in the Australian credit market.

Regulator: ASIC

The **Australian Securities and Investments Commission (ASIC)** is the Australian regulatory body that oversees credit and financial services legislation. ASIC issues and monitors both AFSLs and ACLs, sets industry conduct standards, and enforces compliance across the sector.

External dispute resolution: AFCA

Every AFSL and ACL holder in Australia must be a member of an external dispute resolution scheme. MyBudget's external dispute resolution provider is the **Australian Financial Complaints Authority (AFCA)**.

AFCA is a **free, independent service** that helps Australians resolve complaints with financial service providers. If you are ever unhappy with how MyBudget has handled a complaint internally, you can escalate to AFCA directly.

Contact AFCA:

- Phone: **1800 931 678** - Web: **www.afca.org.au** - Post: GPO Box 3, Melbourne VIC 3001

Independent client ratings

Beyond our regulatory credentials, MyBudget's service is rated publicly by clients on independent review platforms:

- **4.6 stars on Product Review** (2026) - **4.7–4.9 stars on TrustPilot**

These ratings are unfiltered client feedback. We read them, we act on them, and we thank the clients who take the time to leave one.

Since 1999

MyBudget was founded in 1999 and has been serving Australians ever since. Over that time we have helped more than **130,000 Australians** live free from money worries — and every one of them was served under the same regulatory framework described above.

Related pages

- [Our story](/about/our-story/) — how MyBudget was founded and what we believe about money - [The MyBudget Method](/trust/the-mybudget-method/) — how the accreditations translate into day-to-day service - [Client success stories](/trust/client-success-stories/) — real client outcomes under this framework - [Leadership](/about/leadership/) — the team accountable for those standards