Accreditations

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

Description:

The credentials that matter depend on the service you are considering. Our budgeting business, MyBudget Loans and MyDebtSolution Pty Ltd are distinct…

Details:

The credentials that matter depend on the service you are considering. Our budgeting business, MyBudget Loans and MyDebtSolution Pty Ltd are distinct entities, so check the provider named in your agreement and the authorisations relevant to its work.

Book a free, no-obligation appointment. We will analyse your finances, explore your options and build a personalised budget and money strategy that is yours to keep. No pressure and no judgement—just a clear starting point for your next step.

Entity details published by the group

Entity	Credential identified on the official website
MyBudget Pty Ltd	Australian Financial Services Licence and Australian Credit Licence 391759
MyBudget Loans Pty Ltd	Australian Credit Licence 492064
MyDebtSolution Pty Ltd, ACN 125 292 739	Registered Debt Agreement Administrator No. 1173

These numbers identify the stated provider credentials; they are not a combined authorisation for every service across the group. A licence number alone does not establish permission to provide a particular kind of personal financial advice, legal advice or trustee service.

Check the relevant scope

Use ASIC's professional registers to check the relevant licence holder, status and authorisations. Use AFSA to check practising debt-agreement administrators and registered trustees. Ask the proposed provider to explain how its authority relates to the service being offered.

We provide budgeting and money-management support. MyDebtSolution Pty Ltd provides the group's Part IX service. Part X arrangements require the appropriate registered trustee, and a debt-agreement registration does not by itself establish that role. Legal advice should come from a qualified lawyer.

Oversight and independent help

ASIC oversees relevant financial-services and credit regulation. AFSA administers Australia's personal-insolvency system. Financial Counselling Australia is a professional peak body, rather than the regulator of MyBudget.

For concerns about our service, use our complaints process. The Australian Financial Complaints Authority provides independent dispute resolution for eligible complaints within its jurisdiction; see AFCA for access, time limits and scope. AFCA is a dispute-resolution body, not a substitute for checking a provider's licence authorisations.

Assess the service as well as the credentials

Read your quote, budget and service terms. Understand who receives and administers funds, how you can request changes, how fees are calculated and what happens on cancellation. Ratings change over time and should be checked directly on the relevant review platform rather than treated as a fixed regulatory credential.

We assess your circumstances and show how the service and its fees fit into your budget at the free appointment. We do not sign you up if the service is not affordable. If another form of help would suit you better, we can direct you to appropriate free financial counselling. You do not need to decide on an income threshold or speak to a counsellor before contacting us.

Related pages

How your money is managed · Part IX debt agreements · costs.

Frequently asked questions

Do the group entities share one licence?

No. The group identifies separate entities and credentials. Check the provider and authority relevant to the service you are considering.

Does an AFSL number prove permission for every form of advice?

No. Check the licence authorisations and the proposed service. Do not infer legal or personal financial-advice authority from a number alone.

Who provides the group’s Part IX service?

MyDebtSolution Pty Ltd. The official group website identifies registration No. 1173; check the current AFSA register before engagement.

Is Financial Counselling Australia a regulator?

It is a national professional peak body. ASIC and AFSA have different statutory responsibilities.

Sources

MyBudget: how it works, debt help, FAQs, and fees explained. Reviewed 5 September 2026.