



# CREDIT MATTERS

Financial Risk Management is Good Management

## RED FLAG COMPETITION

Up to  
Twelve  
Chances  
to WIN  
AUD \$200

This challenge is for  
Members Only -  
Starts 1st July 2019  
and Closes  
30th June 2020

**The Red Flag Competition-Challenge** is for you to find any business red flags that are not already listed in the Members Area of Credit Matters website. You will need to be a member to access the list and to enter this competition.

I reckon that I have done a pretty good job listing a number of red flags which all B2B credit providers need to be aware of when offering credit facilities to their clients. However, nobody is perfect, especially yours truly.

Like all good credit – risk professionals, I am always willing to learn more and to identify those red flags which have not been listed in the members area.

If you can identify any red flags not on the list as at 1st July, and submit your red flag, plus no more than 200 words in a Word document on why it is a red flag, you will be eligible for consideration of a reward of AUD \$200.00.

Email your entry to [competition@creditmatters.com.au](mailto:competition@creditmatters.com.au) with Red Flag Challenge in the subject line.

### What Is A Red Flag?

Red flags are warning signs that there may be problems with potential, or existing business customer relationships.

Typical customer red flag indicators can be seen when reviewing applications for credit, an increase in credit limits, periodical trading reviews, reputational stability and in day to day business activities.

Visit the members area of [creditmatters.com.au](http://creditmatters.com.au), to see the existing list of Red Flags.

If you are not yet a member but would like to become one, visit [creditmatters.com.au](http://creditmatters.com.au) and complete the application to become a member free of charge.

### Terms and Conditions

Award winners, if there is one, will be announced in each Credit Matters monthly newsletter and their contribution and name will be added to the **Red Flags list** in the Members area, on Credit Matters website.

**Note:** if a winner is from outside Australia, prizemoney will be paid in a currency of their choice and at the exchange rate applicable on the day the prize is paid. Credit Matters will only pay bank charges at its bank.

There will be a maximum of up to twelve rewards during this challenge from July 2019 to June 2020. A reward will only be paid for entries received prior to publishing the monthly newsletter, on or near the 16th of each month and unrewarded prize money will not accumulate.

In assessing the entries and selecting monthly award winners, Credit Matters' decision is final and no correspondence will be entered into nor received.

If more than one entry is considered to be of value and received in any one month, it will be listed in a following month.

### Applicants must provide the following details:

Their name - Email address - Telephone No - Preferred payment method  
(but no bank details are to be provided at this time if payment is to be made by direct payment)

Award winners will be contacted by Credit Matters to confirm their award and asked for payment confirmation details.

Each Applicant grants Credit Matters a non exclusive, transferrable, perpetual and royalty-free licence to use the copyright and other intellectual property in the Applicant's entry, without attribution.

Email your entry to [competition@creditmatters.com.au](mailto:competition@creditmatters.com.au) with Red Flag Challenge in the subject line.  
Email your Red Flag and attach your Word document of 200 words on why you believe it is a red flag, along with your contact details as listed above. - [www.creditmatters.com.au](http://www.creditmatters.com.au)