

## CREDIT GUIDE

Difrent Rental Pty Ltd offers lease agreements to customers.

This Credit Guide provides you with our details if you need to contact us and our dispute resolution procedures if you wish to make a complaint about our leased products or services. This document also explains when we are prohibited by law from entering into lease agreements with you and how you can receive a copy of our assessment that a lease agreement is not unsuitable for you.

### 1. Our details

Name:	Difrent Rental Pty Ltd
Australian Credit Licence Number:	506892
Address:	1/276A Main North Rd, Prospect SA 5082
Website:	<a href="http://www.rentdifrent.com.au">www.rentdifrent.com.au</a>
Phone number:	1300 225 228 (refer to the "contact us" page of our website for hours of operation)
Complaints email address:	<a href="mailto:disputeresolution@difrent.com.au">disputeresolution@difrent.com.au</a>

### 2. Dispute Resolution Procedure

#### *Internal dispute resolution procedure*

We try to resolve complaints or concerns of our customers as soon as practicable. If you have a concern or complaint about our lease products or services, please contact us to tell us about it, by using the postal, phone or email information set out in part 1 of this document. We may contact you if we require further information in order to resolve your complaint.

#### *External dispute resolution*

We are a member of the Australian Financial Complaints Authority (**AFCA**). If you are not satisfied with our response to your complaint, you can lodge a complaint with AFCA using the following details:

Website:	<a href="http://www.afca.org.au">www.afca.org.au</a>
Phone number	1800 931 678
Our membership number:	41125

The AFCA scheme assist individuals to resolve complaints or disputes with their credit providers. This is a free service.

You can also contact the Australian Securities and Investment Commission (**ASIC**). ASIC has a free call infoline on 1300 300 630. You can call this number to make a complaint or to learn more about your rights. You can also visit ASIC's website at <http://www.asic.gov.au> to obtain more information about your rights.

### 3. When we are prohibited from entering into a lease agreement with you

By law, we are required to make an assessment that the lease is not unsuitable for you before we agree to enter into a lease agreement with you. We call this process the "Unsuitability Assessment".

As part of the Unsuitability Assessment, we will make reasonable inquiries about:

- your requirements and objectives in relation to the consumer lease; and
- your financial situation (including information about your income and expenses).

We are unable to offer you a lease agreement if as a result of the Unsuitability Assessment, we determine that:

- the lease does not meet your requirements and objectives; or
- it is likely that you would not be able to comply with the financial obligations under the lease; or
- it is likely that you could only comply with your financial obligations under the lease with substantial hardship.

#### **4. Providing you with the Unsuitability Assessment**

By law, we must retain a written record of the Unsuitability Assessment. We will provide you with a copy at your request and no cost to you in the following situations:

- if you request a copy of the Unsuitability Assessment before entering into the lease agreement, we will provide you a copy before entering into the lease agreement with you;
- if you request a copy of the Unsuitability Assessment within 2 years of entering into the lease agreement, we will provide you a copy within 7 Business Days after we receive your request; and
- if you request a copy of the Unsuitability Assessment between 2 years and 7 years after entering into the lease agreement, we must provide you a copy within 21 Business Days after we receive your request.

However, we do not need to provide you with a copy of the Unsuitability Assessment if you do not enter into a lease agreement with us.