



Furniture and Home Appliance Rentals

Credit Guide

<p>Credit Licensee Details</p>	<p>Name: Wittenham Pty Ltd t/a Lease 24/7 Hervey Bay ACN: 165 433 894 Australian Credit license (ACL) number: 448817 Address: Unit 1 / 21 Southern Cross Circuit Urangan 4655 QLD Telephone: 1800 81 91 10 Email: info@lease247.com.au</p>
<p>About this Credit guide</p>	<p>We provide you with the following Credit Guide, which must be provided to you in writing, in accordance with the National Consumer Credit Protection Act 2009 (Cth).</p>
<p>Assessment on entering unsuitable consumer leases</p>	<p>We are prohibited from offering you a consumer lease if our assessment is that it would be unsuitable.</p> <p>Before entering into a consumer lease, we are required to make an assessment as to whether the lease will be unsuitable. To do this, we must make inquiries and verifications about your requirements, objectives and your financial position to determine if:</p> <ul style="list-style-type: none"> • it is likely that you will be unable to comply with your financial obligations under the lease, or could only comply with substantial hardship; or • the lease does not meet your requirements or objectives; or • if the regulations prescribe circumstances in which a consumer lease is unsuitable—those circumstances apply to the lease. <p>This assessment of unsuitability to enter a consumer lease will require us to verify information from you in order to meet your requirements and objectives, and obtain certain documents from you to verify your financial position.</p>
<p>Requesting a copy of our assessment</p>	<p>If your application is assessed as suitable, before providing you with a lease, or at any time within 7 years of the date of the lease, you can request a written copy of our assessment, at no cost to you.</p> <ul style="list-style-type: none"> • If you request a copy of our assessment before we provide you with a lease, we will provide you with a written copy of our assessment as soon as possible after your request has been received. • If you request a copy of our assessment within 2 years of entering into the lease, we will provide you with a written copy of our assessment within 7 business days of your request being received. • If you request a copy of our assessment 2-7 years after entering into the lease, we will provide you with a written copy of our assessment within 21 business days of your request being received. • We are not obligated to provide a copy of our written assessment if your request is made more than 7 years of entering into the lease or if the lease is not entered into.
<p>Privacy</p>	<p>We need to collect personal information about you in order to provide you with a Consumer Lease. This statement tells you how we collect your information, what we use the information for and who we share the information with.</p> <p>Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary in order to provide our services to you.</p> <p>Our comprehensive privacy policy can be viewed from our website home page www.lease247.com.au/privacy</p>

<p>Internal Dispute Resolution</p>	<p>If you have a complaint, you should contact us immediately on 1800 81 91 10 Whenever possible we will seek to settle your complaint as soon as possible.</p> <p>If this initial discussion does not obtain a satisfactory resolution for you, and you wish to officially lay a complaint about our products or services, we will request that a Complaint Form be completed by you and returned to us in order to record your complaint in our system and manage your complaint to resolution. This form can be emailed or posted to you. Once the completed form has been received , the Dispute Resolution Officer will endeavour to confirm receipt of the complaint being received within 2 business days.</p> <p>We will seek to resolve your complaint within 21 days. If we cannot resolve your complaint within 21 days, we will endeavour to write to you advising that a further period, not exceeding 24 days, will be required. This will extend the complaints handling period to a total of 45 days from receipt of the Complaint Form being received by us.</p> <p>We will endeavour to maintain contact with you during this period.</p> <p>We will endeavour to advise you in writing of the outcome of our investigation, the reasons for the outcome, and further action you can take in respect of the complaint.</p>
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<p>External Dispute Resolution</p>	<p>If you are unhappy with any decision, or the handling of your complaint by us, you can refer your complaint for external resolution to the Australian Financial Complaints Authority (AFCA). This service is available to you at no cost.</p> <p>The Australian Financial Complaints Authority (AFCA) contact details are below: Australian Financial Complaints Authority Phone: 1800931678 Email: info@afca.org.au Post: GPO Box 3 Melbourne VIC 3001 Website: www.afca.org.au</p> <p>The Australian Financial Complaints Authority cannot deal with your complaint (assuming the complaint is within the scheme's terms of reference) unless you have attempted to resolve the complaint with us first, and either:</p> <ul style="list-style-type: none"> • We have made a formal proposal to resolve the complaint, and you have told us the proposal is not acceptable to you; or • At least 45 days has elapsed since you made your complaint.
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Please use the section below to sign acknowledgement of receipt

Name		Signature	
Date			