

CREDIT GUIDE

**Credit Corp Financial Services Pty
Limited ABN 39 146 525 706 trading as
Radio Rentals (except in South Australia),
and RR Rentlo Reinvented in South
Australia**

Australian Credit Licence Number 400871
Version date: 22 December 2021

About this credit guide

This credit guide has information about us and:

- our responsible lending obligations under the National Consumer Credit Protection Act; and
- what you can do if you have a complaint.

Responsible lending

Under the National Consumer Credit Protection Act, we must not enter into a consumer lease with you if the lease is unsuitable for you.

The lease will be unsuitable for you if, at the time the lease is entered into:

- 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.

We must make an assessment whether the lease will be unsuitable for you before entering into the lease.

You can request a copy of our assessment. During the first 7 years of the lease, we must give you a copy (at no charge to you):

- before entering the lease, if you make the request before then;
- within 7 business days, if your request is made within 2 years of entering into the lease; and
- otherwise, within 21 business days.

We do not need to give you a copy of the assessment if:

- your request is made more than 7 years after entering into the lease; or
- the lease is not entered into.

Dispute Resolution Process

Credit Corp Financial Services Pty Limited has both internal and external dispute resolution processes in place.

If you have a concern or complaint, in the first instance, please contact our Internal Dispute Resolution function on:

Phone: 1300 768 621
Email: customercare@creditcorp.com.au
Mail: Customer Care
GPO Box 4475
SYDNEY NSW 2001
Fax: (02) 9347 3650

We will acknowledge your complaint within one (1) business day of receipt. In the event we are unable to resolve your complaint on initial contact, we will aim to provide a substantive response within twenty one (21) days.

If we are unable to resolve your complaint within thirty (30) days we will communicate with you explaining the reasons for the delay in our response and steps moving forward.

We may need to request further information or documentation from you throughout the complaints process to assist in the resolution of your complaint.

If for some reason the concern or complaint is not resolved, you may then contact our External Dispute Resolution scheme. This is a free and independent service provided to resolve any concerns or complaints that we are unable to resolve with you.

We are a member of the Australian Financial Complaints Authority (AFCA) External Dispute Resolution Scheme. Our AFCA membership number is 43582. AFCA's contact details are as follows:

Phone : 1800 931 678
Email: info@afca.org.au
Web: www.afca.org.au
Mail: Australian Financial Complaints Authority Limited
GPO Box 3
Melbourne, VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Our Details:

Name: Credit Corp Financial Service Pty Limited
ABN 39 146 525 706 Australian Credit Licence # 400871

Address: GPO Box 4475
SYDNEY NSW 2001

Toll Free: 1300 925 538
Fax: 1300 130 757