



ABN 87 179 432 447 Australian Credit Licence 405 632

Direct Appliance Rentals Pty Ltd

Ph: 1300 339 415

Fax: (03) 8256 0122

PO Box 6223

ST KILDA RD CENTRAL VIC 8008

Email: sales@directappliance rentals.com.au

CREDIT GUIDE

Introduction

This Credit Guide tells you about:

- who we are
- our obligations before entering into a contract with you
- how we resolve complaints
- how you can contact us

About us

Name: Direct Appliance Rentals Pty Ltd (“we”, “us”, “our”)
ABN: 098 305 714
Address: PO Box 6223, St Kilda Rd Central, Vic. 8008
Phone number: 1300 339 415
Website: www.directappliance rentals.com.au

We are a licensed credit provider under the *National Consumer Credit Protection Act 2009*. We are the holder of an Australian Credit Licence number 405632.

Assessment of unsuitability for credit – our obligations and your rights

Before we can provide credit to you, we are required to make an assessment as to whether the proposed credit is ‘not unsuitable’ for you. To do this we must make reasonable inquiries about:

- your requirements and objectives in relation to the credit;
- your financial situation; and
- any other relevant matters.

We must also take reasonable steps to verify your financial situation.

This will require you to provide certain documents to us.

Requesting a copy of our assessment

Before entering into a credit contract, or at any time within 7 years of the date of the credit contract, you can request a written copy of our assessment. There is no fee for requesting a copy of our assessment.

If you ask to see our assessment within the first 2 years of the credit contract, we will provide you with a written copy of our assessment within 7 business days after we receive your request. Otherwise, we will provide you with a written copy of our assessment within 21 business days after we receive your request.

Resolving disputes

If you have a concern or complaint about the service we provide to you, please contact us:

Call us on 1300 339 415
Email us at accounts@dargroup.com.au
Write to us at: Complaints Department
Direct Appliance Rentals
PO Box 6223
St Kilda Rd Central, Vic. 8008

We will acknowledge your complaint in writing within 24 hours of receipt and will provide you with a final response within 45 days.



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We will endeavour to resolve your complaint quickly and fairly. If you feel that your complaint has not been dealt with to your satisfaction, you can contact the Credit Investments Ombudsman (CIO) of which we are a member.

Contact details for CIO are as follows:

1800 138 422 (9am to 5pm weekdays)

PO Box A252

Sydney South NSW 1235

Privacy

We will collect your personal information in order for us to provide you with our services. We will limit the collection and use of your information to the minimum we require to provide credit to you.

We are committed to ensuring the confidentiality and security of the personal information of our clients, and to complying with the *Privacy Act 1988 (Cth)*. The Privacy Policy detailing our handling of personal information is available on our website at <http://www.directappliance rentals.com.au/privacy-policy/>.

If you do not provide some or all of the personal information requested on our application form, we may not be able to accept your application and provide you with credit.

We will not provide your information to any third party other than in accordance with our Privacy Policy.

We will always maintain control over the confidentiality of your personal information.