

Credit Guide

<p><u>Licensee's Name & Contact details:</u></p>	<p>1st Choice Enterprises Pty Ltd T/As 1st Choice Rentals A.C.N. 082 914 725</p> <p>PO BOX 100 Macarthur Square NSW 2560 Phone: (02) 87963888 Facsimile: (02) 87963833 Email:</p>
<p><u>Licensee's Credit Licence Number:</u></p>	<p>Credit Licence Number # 393676</p>
<p><u>Internal Dispute Resolution Procedure</u></p>	<p>1st Choice Rentals has adopted the Australian Standard – ISO 10002-2006 to model its procedure for Customer Satisfaction-Guidelines for complaints handling in organisations.</p> <p>1st Choice Rentals is committed to fair & prompt resolution of any disputes or complaints. Please let us know any concerns you may have promptly, because a conversation on the telephone means we can learn how to serve you better, and continually improve our customer service. Often complaints are misunderstandings that can be resolved during a telephone conversation with our helpful staff.</p> <p>If this initial discussion doesn't provide a satisfactory resolution then we will request that a Complaint Form be completed so that we adequately handle your concerns. This form can be emailed or posted to you at your request. Once the completed form has been received, the Disputes Resolution Officer will confirm its receipt and provide an estimated time for resolution.</p> <p>The Disputes Resolution Officer will assist you with handling the complaint and will advise if any further information is needed. The Disputes Resolution Officer will liaise with other Managers and Staff to find answers for you and if appropriate determine an equitable remedy. You will be informed of the decision, in writing and be given reasons for that decision.</p> <p>All complaints will be facilitated at no charge to you subject to statutory requirements.</p> <p>Complainants should telephone in the first instance and ask to speak to our Disputes Resolution Officer:</p> <p>Ph: (02) 8796 3888</p> <p>Alternatively, send a facsimile to: Fax: (02) 8796 3833</p>

	<p>Or Post</p> <p>Mail: 1st Choice Rentals Attention: Disputes Resolution Officer PO Box 100 MACARTHUR SQUARE NSW 2560</p> <p>Email: feedback@1stchoicerentals.com.au</p> <p>If the complaint is not resolved to your satisfaction, you may wish to contact our External Dispute Resolution scheme.</p>
<p><u>External Dispute Resolution Scheme</u></p>	<p>External Dispute Resolution is a free service established to provide you with an independent mechanism to resolve specific complaints. Our provider is</p> <p>Australian Financial Complaints Authority (AFCA) GPO BOX 3 MELBOURNE VIC 3001 Telephone 1800 931 678 www.afca.org.au Membership Number: 44397</p>
<p><u>Assessment & Copies of the Assessment</u></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 financial situation.</p> <p>We must provide a written copy of the assessment, prior to entering into a lease agreement, if you request one, before entering into the lease.</p> <p>If the lease has been entered into, you may request a copy of the written assessment at any time between the date the lease was entered into and seven years after that date. If the request is made within two years of the lease date – we will provide a copy before the end of seven business days of the request being received. If the request is made otherwise, we will provide a copy before the end of twenty one business days of the request being received. There is no payment required for a copy of the assessment.</p>
<p><u>Prohibition on Entering Unsuitable Consumer Leases</u></p>	<p>We are unable to enter into a consumer lease if the lease is unsuitable for you. A consumer lease may be unsuitable for a number of reasons including if:-</p> <ol style="list-style-type: none"> a) it is likely that you will be unable to comply with you financial obligations under the lease, or that you could only comply with substantial hardship b) the lease does not meet your requirements or objectives; or c) if the regulations prescribe circumstances in which a consumer lease is unsuitable – those circumstances apply to the lease