



Orange Rentals Australia
15/64 Bannister Rd Unit #164
Canning Vale WA 6155

CREDIT GUIDE

Introduction

This document provides you with an overview of our obligations and your rights in assessing the unsuitability of a lease. It also outlines the procedure for making a complaint. We are a credit provider. We provide consumer leases of household goods. Assessment of unsuitability for a consumer lease – Our obligations and your rights Before we enter into a lease, we are required to make an assessment as to whether the proposed lease is 'not unsuitable' for you. We must also 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.

Credit Licensee Details

Name: Arrendar Pty Ltd
Trading as: Orange Rentals Australia
ACN: 164074855
Australian Credit Licence (ACL) number: 455948
Telephone: 08 6388 3552
Email: hello@orangerentals.com.au

Requesting a copy of our assessment

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. There is no fee for requesting a copy of our assessment. If you ask to see 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 after we receive your request. If you ask to see our assessment 2-7 years after date of entering into the lease, we will provide you with a written copy of our assessment within 21 business days

Resolving disputes

We have an internal dispute resolution procedure. If you have a concern or complaint about the service we provide to you, please contact us on 0403908905 and tell us about your complaint. You can also put your complaint in writing to: hello@orangerentals.com.au If you feel that we have not resolved the complaint to

your satisfaction you can have the right to refer your complaint to:

The Australian Financial Complaints Authority if lodged on or after 1 November 2018. Orange Rentals Australia and its associated companies are members of AFCA. The contact details for AFCA are: Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

We are a member of this scheme. ASIC also has a free call Infoline on 1300 300 630 which you may use to make a complaint and obtain information about your rights.

Privacy

We collect your personal information in order for us to enter into a lease with you that is not unsuitable. We may also collect your personal information from credit reporting agencies. If you do not provide us with your personal information, we may be unable to assist in providing you with the lease you require. We will limit the collection and use of your information to the minimum we require to enter into a lease with you, as set out in our Privacy Policy. We will always maintain control over the confidentiality of your personal information. More detailed information regarding our treatment of personal information is set out in Our Privacy Policy located on our website www.orangerentals.com.au