

As the holder of an Australian Credit Licence, Rent Smarte is required to provide all potential Consumer Lease customers with a Credit Guide as soon as is practical.

**This guide contains:**

- An overview of both our obligations and your rights in assessing the suitability of a Consumer Lease for you or an increase in your credit limit of an existing lease.
- How to contact us.
- The procedure for making a complaint.

**Assessment of suitability for a lease – Our obligations and your rights**

Before Rent Smarte enters into a lease with you, or increases the credit on an existing lease, we are required by the National Consumer Protection Act to assess the suitability of that lease or credit increase for you.

**The Suitability Assessment**

Rent Smarte will make reasonable inquiries about:

- your requirements and objectives in relation to your lease or credit increase of an existing lease; and
- your financial situation.

Rent Smarte cannot offer you a consumer lease or credit increase on an existing lease if:

- it is likely that you will be unable to meet your financial obligations under the lease contract or could only meet your obligations with substantial hardship; or
- the lease contract does not meet your requirements or objectives.

**Requesting a copy of our assessment notice**

You may request a copy of our suitability assessment for your lease contract or credit increase for your existing lease contract. If you do so, we must provide you with that copy, in writing and free of charge, if your request is made:

- Any time before entering into the lease contract; or
- Any time up to 7 years after the commencement of a lease contract.

We must also provide you with that copy:

- Within 7 business days, if your request is made within 2 years of entering into a lease contract; or
- Within 21 business days, if your request is made between 2 - 7 years of entering into a lease contract.

We are not obliged to provide you with a copy of your assessment, but we will do so upon a written request, if:

- You chose not to enter into a lease with us,
- Your assessment was "unsuitable".

**Resolving disputes**

We at Rent Smarte genuinely wish to hear from all our customers. We are open to any comments, suggestions or criticisms whatever they may be. If you have any comments or concerns regarding our leasing products, our services, or anything else about the way we go about our business, then please share them with us. We welcome the opportunity to resolve customer concerns and strive to continually improve our product and service provision to you, our valued customer. For initial contact, please contact your local Rent Smarte franchise. If you are not satisfied with that response or prefer to deal with independent Rent Smarte personnel, then please contact:

**Rent Smarte Head Office**

Phone: 0414 898 095 Post: Rent Smarte, PO Box 156, Moonah Tas. 7009  
Website: [www.Rentsmarte.com.au](http://www.Rentsmarte.com.au) Email: [info@Rentsmarte.com.au](mailto:info@Rentsmarte.com.au)

If none of our staff can resolve your concern to your satisfaction, then you may wish to contact:

**Australian Financial Complaints Authority (AFCA)**

Phone: 1800 931 678 Post: PO Box 3, Melbourne, Vic 3001  
Website: [www.afca.org.au](http://www.afca.org.au) Email: [info@afca.org.au](mailto:info@afca.org.au)

**For more information:**

You may also wish to contact our industry regulator, The Australian Securities & Investments Commission (**ASIC**):

Website: [www.asic.gov.au](http://www.asic.gov.au) Phone: 1300 300 630