



Credit Guide & Application Booklet

Ezyway is brought to you by FlexiGroup

FLEXI[®]

ELECTRICAL ADVANTAGE

EZYWAY



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CREDIT GUIDE

1. Introduction

Flexirent Capital Pty Ltd offers customers consumer leases. This Guide is designed to assist you in deciding whether to enter into a consumer lease with Flexirent Capital Pty Ltd. It provides you with an overview of our obligations and your rights in assessing the suitability of a credit contract or credit limit increase for each customer. This Guide also outlines the procedure for making a complaint.

2. Contacting us

Name: Flexirent Capital Pty Ltd
Address: Level 8, 201 Pacific Highway,
St Leonards NSW 2065
Phone number: 1800 240 102
Website: www.flexirent.com

3. Assessment of suitability for a lease – our obligations and your rights

Before Flexirent Capital Pty Ltd enters into a lease we are required by law to assess the suitability of the lease for each customer.

To assess suitability, Flexirent Capital Pty Ltd will make reasonable inquiries about:

- your requirements and objectives in relation to the lease; and
- your financial situation.

3.1 Unsuitability criteria

Flexirent Capital Pty Ltd cannot offer a lease to a customer if:

- it is likely that the customer will be unable to meet their financial obligations under the contract or could only meet them with substantial hardship; or
- the contract does not meet the customer's requirements or objectives.

3.2 Requesting a copy of our assessment notice

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

If you request a copy of the assessment before we enter into the lease we will provide you with a copy of the assessment.

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

We do not have to provide the assessment if you don't enter into the lease.

4. Resolving disputes

We genuinely want to hear from our customers. We want to keep our lines of communication open and hear your suggestions for improvement. If you have something on your mind regarding Flexirent's leasing products or services, share it with us. We welcome the opportunity to resolve the situation.

Our staff are here to help you so if you have a concern or complaint, please talk to our staff at the Flexirent Customer Contact Centre, 7 days a week on 1800 240 102.

If our Customer Contact Centre team has not resolved your concern or complaint, please contact our internal dispute resolution scheme (managed by the Service & Recovery Team). You can contact the team via:

Email at: servicerecovery@flexigroup.com.au;

Telephone: 1800 240 102
(Option 2, then Option 1, then Option 4)
9:00am - 5:00pm (EST) weekdays; or

Fax at: (02) 8905 1821

A Service & Recovery Team Member will review your complaint and the resolutions offered and discuss the complaint with you within 2 business days of your complaint being lodged.

If you are unhappy with the resolution of your complaint by our Service & Recovery team, the Financial Ombudsman Service's Banking and Finance Division helps individuals and small business customers resolve problems and disputes with their financial service provider, and its use is free for individual customers. FOS can be contacted online at www.fos.gov.au, via telephone at 1300 780 808 or in writing through GPO Box 3, Melbourne VIC 3001 (Australia).

This is a free service established to provide you with an independent mechanism to resolve specific complaints.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at: www.asic.gov.au.



CONSUMER LEASE INFORMATION

CONSUMER LEASE INFORMATION

This information statement applies if you are an individual and, at the date of signing this Agreement, you intend to use the goods wholly or predominantly for personal, domestic or household purposes. It does not apply to customers who are using the Equipment predominantly for business purposes.

Things You Should Know About Your Consumer Lease

This statement tells you about some of the rights and obligations of yourself and your lessor. It does not state the terms and conditions of your lease.

The Lease

1. How can I get details of my lease?

Your lessor must give you a copy of your consumer lease with this statement. Both documents must be given to you within 14 days after the lessor enters into the consumer lease, unless you already have a copy of the consumer lease.

If you want another copy of your lease write to your lessor and ask for one. Your lessor may charge you a fee. Your lessor has to give you a copy —

- within 14 days of your written request if the contract came into existence 1 year or less before your request; or
- otherwise within 30 days.

2. What should my lease tell me?

You should read your lease carefully.

Your lease should tell you about your obligations, and include information on matters such as —

- details of the goods which have been hired; and

- any amount you have to pay before the goods are delivered; and
- stamp duty and other government charges you have to pay; and
- charges you have to pay which are not included in the rental payments; and
- the amount of each rental payment; and
- the date on which the first rental payment is due and either the dates of the other rental payments or the interval between them; and
- the number of rental payments; and
- the total amount of rent; and
- when you can end your lease; and
- what your obligations are (if any) when your lease ends.

This information only has to be included in your lease if it is possible to give it at the relevant times.

If your lease does not tell you all these details, contact your credit provider's external dispute resolution scheme, or get legal advice, for example from a community legal centre or Legal Aid, as you may have rights against your lessor.

3. Can I end my lease early?

Yes. Simply return the goods to your lessor. The goods may be returned in ordinary business hours or at any other time you and the lessor agree on or the court decides.

4. What will I have to pay if I end my lease early?

The amount the lease says you have to pay.

If you have made rental payments in advance then it is possible that your lessor might owe you money if you return the goods early.

5. Can my lease be changed by my lessor?

Yes, but only if your lease says so.

6. **Is there anything I can do if I think that my lease is unjust?**

Yes. You should talk to your lessor. Discuss the matter and see if you can come to some arrangement.

If that is not successful, you may contact your credit provider's external dispute resolution scheme.

EXTERNAL DISPUTE RESOLUTION IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION PROVIDER IS THE FINANCIAL OMBUDSMAN SERVICE AND CAN BE CONTACTED AT:

TELEPHONE: 1300 78 08 08
INTERNET: WWW.FOS.ORG.AU
POSTAL ADDRESS: GPO BOX 3,
MELBOURNE, VIC 3001.

Alternatively, you can go to court. You may also wish to get legal advice, for example from a community legal centre or Legal Aid, and/or make a complaint to ASIC. ASIC can be contacted on 1300 300 630 or through ASIC's website at <http://www.asic.gov.au>.

The Goods

7. **If my lessor writes asking me where the goods are, do I have to say where they are?**

Yes. You have 7 days after receiving your lessor's request to tell your lessor. If you do not have the goods you must give your lessor all the information you have so they can be traced.

8. **When can my lessor or its agent come into a residence to take possession of the goods?**

Your lessor can only do so if it has the court's approval or the written consent of the occupier which is given after the occupier is informed in writing of the relevant section in the National Credit Code.

General

9. **What do I do if I can not make a rental payment?**

Get in touch with your lessor immediately. Discuss the matter and see if you can come to some arrangement.

You can ask your lessor to change your lease in a number of ways —

- to extend the term of your lease and reduce rental payments; or
- to extend the term of your lease and delay rental payments for a set time; or
- to delay rental payments for a set time.

10. **What if my lessor and I can not agree on a suitable arrangement?**

If the lessor refuses your request to change the rental payments, you can ask your lessor to review this decision if you think it is wrong.

If the lessor still refuses your request, you can complain to the external dispute resolution scheme that your lessor belongs to. Further details about this scheme are set out below in question 12.

11. **Can my lessor take action against me?**

Yes, if you are in default under your lease. But the law says that you can not be unduly harassed or threatened for rental payments. If you think you are being unduly harassed or threatened, contact your credit provider's external dispute resolution scheme or ASIC, or get legal advice.

12. **Do I have any other rights and obligations?**

Yes. The law will give you other rights and obligations. You should also **READ YOUR LEASE** carefully.

IF YOU HAVE ANY DOUBTS, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT PROVIDER BEFORE CONTACTING YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER YOU CAN CONTACT YOUR CREDIT PROVIDER'S EXTERNAL DISPUTE RESOLUTION SCHEME OR GET LEGAL ADVICE.

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.



QUESTIONS & ANSWERS

Common Questions & Answers with Flexirent Ezyway

Every day, more and more Australians use Flexirent to keep up-to-date with the very latest technology for their homes and offices. We are delighted to welcome you as one of them.

This application booklet contains important information about your Flexirent Agreement that you will find quite useful both now and in the future. Please take a few moments to read it and be sure to keep it in a secure place along with your Rental Agreement for future reference.

Who is responsible if the Equipment breaks down?

With Flexirent, you will be responsible for the maintenance and repairs of your leased Equipment in most cases.

We strongly recommend that all equipment and electrical appliances be covered for the full rental term by an extended warranty that covers you after the manufacturer's warranty has expired. Ask your supplier for more details. If the Equipment does break down during the manufacturer's warranty period, call the manufacturer or your supplier. After that, call the extended warranty provider (if applicable).

Replacement Promise

If your product requires more than 2 warranty repairs in 2 years, on the third repair we will provide a replacement product, rather than fix and return your existing equipment. See Clause 6(d) for more detail.

Just call Flexirent on 1800 000 665 and we will make the arrangements.

Who is responsible if the Equipment is lost, stolen or damaged?

Except in the circumstances set out in Clause 27 of the Terms and Conditions, Flexirent retains and bears the risk of accidental loss or damage to the leased Equipment anywhere in Australia or New Zealand, or occurring anywhere in the world during a trip of not more than 28 days duration. Flexirent also waives your payment obligations in the event of involuntary unemployment, disablement, terminal illness or death. This feature is known as Flexirent Protect. For terms, conditions and exclusions please see Clauses 26 to 35 of the Terms and Conditions.

Please note – Extra care is needed for portable appliances.

You should always keep leased Equipment in a safe place. Please do not leave it unattended in a public place or in an unoccupied motor vehicle unless the vehicle is locked and the Equipment is out of sight in a locked compartment permanently fixed to the vehicle. Your liability may increase if you fail to ensure that equipment is kept safe and secure. See Clause 27 of the Terms and Conditions for details.

How do I report an Incident?

Just call Flexirent on 1800 000 665 and ask for an Incident Notification Form. Our Customer Service Centre will help you through the process.

What happens at the end of my Flexirent agreement?

Towards the end of your agreement, Flexirent will contact you and remind you that it is time to consider your choices:

1. Update and FlexiSwap: Update and Swap to new equipment before the end of the agreement;
2. Update and FlexiKeep: Update to new equipment and FlexiKeep your old Equipment;
3. FlexiKeep the Equipment by paying the FlexiKeep optional payment equivalent to one month's rental;
4. Offer to own; Make us an offer to purchase all or some of the leased Equipment; or

5. Return the goods at the end of the agreement.

See overleaf for more details and refer to Clause 15 of the Terms and Conditions for full details of the End of term choices. Choices 1, 2 and 4 above are subject to our agreement.

Upgrading the performance of the Equipment

If you want to modify the Equipment to improve its performance, you must receive our written consent. Please notify us beforehand by phone or in writing.

What happens if I can no longer meet my payment obligations?

If you are having difficulties meeting your payment obligations, you can contact FlexiGroup on 1800 647 461 to discuss your options.



END OF TERM OPTIONS

<p>Examples of End of Term Options (Details in Clause 15 of the Terms and Conditions)</p>	<p>Electrical Equipment (TV's, Fridges, Washing Machines, Dryers, Cameras etc) 13 months or less term</p>	<p>Electrical Equipment (TV's, Fridges, Washing Machines, Dryers, Cameras etc) more than 13 months term</p>
<p>1. FlexiKeep* the Equipment at end of term</p>	<p>Pay the FlexiKeep Optional Payment at the end of term (equivalent to one monthly rental).</p>	
<p>2. Own# the Equipment at end of term (subject to our agreement)</p>	<p>Make us an offer to purchase the Equipment if you'd like to own it. You can offer any price, but we have the right to accept or reject your offer.</p>	
<p>3. FlexiSwap and Update to new equipment (subject to our agreement)</p>	<p>3 months prior to end of term. Simply return the Equipment in good working order and take out a new agreement for equal or higher value and Flexirent will waive up to 3 remaining payments.</p>	<p>6 months prior to end of term. Simply return the Equipment in good working order and take out a new agreement for equal or higher value and Flexirent will waive up to 6 remaining payments.</p>
<p>4. FlexiKeep* and Update to new equipment (subject to our agreement)</p>	<p>1 month prior to end of term. Simply take out a new Flexirent Ezyway agreement for equal or higher value and you can FlexiKeep the old Equipment and Flexirent waives the FlexiKeep Optional Payment.</p>	<p>3 months prior to end of term. Simply take out a new Flexirent Ezyway agreement for equal or higher value and you can FlexiKeep the old Equipment and Flexirent waives the FlexiKeep Optional Payment.</p>
<p>5. Return Equipment</p>	<p>If at the end of your term you have no use for the Equipment, simply return the Equipment to Flexirent with no more to pay.</p>	

How to FlexiKeep the Equipment at the end of the agreement

*If you choose to FlexiKeep the goods the Flexirent Protect Program will continue to apply to the goods after the agreed term subject to the Terms and Conditions.

How to Own the Equipment at the end of the agreement

#If you would like to own the Equipment after the agreed term you may make us an offer to purchase the Equipment. It is Flexirent's usual practice to sell equipment to customers at the end of the lease period if offered a reasonable price, however Flexirent Ezyway is not obliged to do so.

If we accept your offer to purchase the Equipment, our obligations under Flexirent Protect will cease.



RENTAL AGREEMENT TERMS & CONDITIONS

Ezyway® Advantage Electrical General Terms & Conditions

1. OWNERSHIP OF EQUIPMENT

- a) We are the owner of the Equipment. You only have the right to use it.
- b) For the purposes of this Rental Agreement, Equipment includes hardware and software.
- c) You must protect our ownership of the Equipment and not attempt to sell, hire or deal with it in any way other than in accordance with this agreement.

2. ENTIRE AGREEMENT

- a) The entire Rental Agreement between you and us consists of these terms and conditions, the Signature Page and the Direct Debit Request.
- b) This Rental Agreement cannot be cancelled or terminated except in accordance with its terms.
- c) Any brochures and marketing material you may have seen are provided for your information only and do not form part of this Rental Agreement.

3. DISCLAIMER OF WARRANTIES

- a) Upon delivery of the Equipment you must inspect it and satisfy yourself that it is in good operating order and condition.
- b) You must rely on your own judgment as to:
 - i) the quality and condition of the Equipment and its fitness and suitability for any particular purpose; and
 - ii) the performance of services provided by third parties.
- c) No warranties are given in relation to the Equipment or any services other than those implied by law.
- d) To the extent permitted by law, damages for breaches of warranties implied by law are limited to repair or replacement of the Equipment or the re-supply of the services.

- e) We exclude all liability for indirect or consequential damage, loss of income, loss of profit or interruption of business.
- f) No salesman or agent of the seller of the Equipment is authorised to act as our agent or change any term of this Rental Agreement or to make any warranties or representations about it, oral or otherwise. You may have rights against the seller if any of their warranties or representations are incorrect.

4. CORRECTION OF ERRORS

You authorise us to complete any blanks or correct any errors in this Rental Agreement (including inserting serial numbers, model numbers, the Start Date, Payment Date and Contract Number).

5. PAYMENTS

- a) If there is a First Rental Amount shown on the Signature Page, you must pay the First Rental Amount on the first Payment Date and the Total Monthly Rental Payment shown on the Signature Page each subsequent month for the full Agreed Term. If not you must pay to us the Total Monthly Rental Payment shown on the Signature Page each month for the full Agreed Term. The first payment date is the Start Date as shown on the Signature Page.
- b) If the Date Goods Taken is before the Start Date you acknowledge that the Agreed Term will commence on the Date Goods Taken and will be longer than the term shown on the Signature Page by the number of days between the Date Goods Taken and the Start Date. The End Date will not change.
- c) Payments are due monthly in advance on the Payment Date shown on the Signature Page.
- d) If the Payment Date falls on a weekend or public holiday, payment is due on the next business day.
- e) Unless we otherwise agree, all payments must be made by direct debit from your bank account or credit card.

- f) All payments, once paid, are not refundable for any reason. If you believe we have not complied with this Rental Agreement or if you have a claim against us based on our conduct, follow our Dispute Resolution process.
 - g) You are unconditionally bound to pay all amounts due under this Rental Agreement in full without set-off or counterclaim, and without any deduction in respect of taxes, unless prohibited by law, on any account whatsoever. This obligation continues no matter what happens, even if the Equipment is lost, stolen, damaged or destroyed.
 - h) If there is any change to the amount of Stamp Duty or GST payable or if any other taxes or government charges become payable in respect of this Rental Agreement, you agree that we may adjust the Total Monthly Rental Payment accordingly.
- ii) The original product must be returned to us along with authorized service repair receipts from two (2) separate completed service repairs to qualify;
 - iii) This program does not cover the following;
 - A) repairs or replacements due to damage caused by accidental handling of the product claimed through FlexiCare;
 - B) loss of any information or data on a product;
 - C) consumable items such as batteries;
 - D) any failures, or parts and/or labour costs incurred as a result of manufacturer's recall.

6. USE AND MAINTENANCE OF EQUIPMENT

- a) You must keep the Equipment in good repair, condition and working order, normal fair wear and tear accepted, and must supply all parts and servicing required.
- b) You must use, service and maintain the Equipment in accordance with the manufacturer's instructions and recommendations.
- c) You may modify the Equipment only with our consent.
- d) Replacement Promise; after two (2) authorised warranty repairs have been completed on an individual product and that individual product requires a third (3rd) repair within the first two (2) years from the commencement of the term, as determined by us, we will replace it with a product that we determine is of comparable performance, of like kind and quality, and which does not exceed the original purchase price:
 - i) Replacement products may be new or refurbished to meet the manufacturer's specifications of the original product at our discretion;

7. LOCATION AND INSPECTION

- a) Other than portable equipment, you must not move the Equipment from its location noted on the Signature Page without our prior written consent.
- b) You agree to provide our authorised agents and us with reasonable access to inspect the Equipment to confirm its existence, condition and proper maintenance.
- c) If you fail to provide access to us and/or our authorised agents, we have the right, subject to compliance with any applicable law, to enter the premises, or authorise our agents to enter the premises, where we believe the Equipment is located in order to confirm its existence, condition and proper maintenance.

8. LATE PAYMENTS

- a) If a Total Monthly Rental Payment or any other amount due is not paid in full on time, you are in default and we are entitled to recover liquidated damages on the overdue amount.
- b) For each failure to make a payment in full and on time, the amount of liquidated damages payable will be the greater of \$25 per late payment or 0.05% per day your payment is overdue.

- c) In addition, you agree to reimburse us for the amount that our bankers charge us for your dishonoured payment(s).
- d) All liquidated damages are payable on demand which we may demand by debiting the amount of any liquidated damages from your nominated bank account or credit card.
- e) Upon and after termination of this Rental Agreement, as a separate and independent obligation which survives termination of this Rental Agreement, you agree to pay liquidated damages at the rate of 0.05% per day on the overdue amount, capitalised monthly, until all amounts owing under this Rental Agreement are paid in full.

9. EARLY TERMINATION OPTION

- a) By paying to us the Termination Amount, calculated in accordance with Clause 11, you may return the Equipment and terminate this Rental Agreement.
- b) Until you return the Equipment as required by Clause 13, you must continue to pay the Total Monthly Rental Payments when due.
- c) Until you pay the Termination Amount as required by this Clause 11, whether or not you have returned the Equipment, you must continue to pay the Total Monthly Rental Payments in accordance with Clause 5.

10. TERMINATION

If you repudiate this Rental Agreement, we may give you notice terminating this Rental Agreement, and then you must immediately:

- a) pay to us the Termination Amount calculated in accordance with Clause 11; and
- b) return the Equipment in accordance with Clause 13.

11. TERMINATION AMOUNT

The Termination Amount is:

- a) all overdue Total Monthly Rental Payments (including the First Rental Amount, if applicable); plus
- b) the present value of all remaining Total Monthly Rental Payments for the balance of the Agreed Term discounted at monthly rests at the Reserve Bank of Australia's cash rate; plus
- c) any liquidated damages payable under Clause 8 and any other amounts payable under this Rental Agreement; plus
- d) the value of origination costs for this Rental Agreement reasonably incurred by us, to the extent that these costs have not already been recovered; plus
- e) if the Equipment is not returned in accordance with Clause 13, the estimated fair market value of the Equipment as at the end of the Agreed Term.

12. DEFAULT

- a) You will be considered to be in default and to have repudiated this Rental Agreement if you:
 - i) do not pay in full any Total Monthly Rental Payment or any other amounts due in accordance with Clause 5;
 - ii) become insolvent or become subject to any arrangement or composition, or as a company or business you enter administration, receivership, liquidation or external administration; or
 - iii) sell, dispose of or create a security interest in the Equipment or attempt to do any of those things.
- b) If the National Credit Code applies to this Rental Agreement, we must give you written notice before we consider that you have repudiated this contract.

13. RETURN OF EQUIPMENT

- a) On termination of this Rental Agreement, at the end of the Agreed Term you must, return the Equipment at your expense to a place within Australia that we nominate, together with all software specified in the Signature Page, all CDs, DVDs, accessories and manuals, in as good condition as the Equipment was delivered to you, except for normal fair wear and tear.
- b) It is your responsibility to remove any personal data and software not specified in the Signature Page that is stored on or in the Equipment before returning it to us.
- c) We expressly deny all liability for any consequences arising from your failure to remove such information.
- d) If any Equipment is returned to us other than in accordance with paragraph (a), you must pay to us the difference between the fair market retail value of the Equipment as returned to us and the fair market retail value of the Equipment as it should have been returned to us.
- e) If any Equipment is returned to us other than in accordance with paragraph (b), you must pay to us, calculated at our standard rates, for our services required to remove any personal data in accordance with paragraph (b).

14. REPOSSESSION OF EQUIPMENT

- a) If you fail to pay any Total Monthly Rental Payment (including the First Rental Amount, if applicable) or if you fail to return the Equipment when you are required to do so under this Rental Agreement, in addition to our other rights, we or our authorised agents may, subject to complying with any applicable law, take all necessary steps to enter any premises where we believe the Equipment may be located and repossess the Equipment.
- b) Subject to complying with any applicable law, we may sell any repossessed Equipment at any time.

- c) If we have not terminated this Rental Agreement, you may collect the Equipment from us only if you have paid all amounts payable under this Rental Agreement, including any amounts owing under Clause 15(a).

15. END OF TERM OPTIONS

- a) You must notify us that at the end of the Agreed Term you would like to:
 - i) (Return the Equipment) return the Equipment to us in accordance with Clause 13;
 - ii) (FlexiSwap & Update) return the Equipment to us in accordance with Clause 13 and update to new equipment on the terms set out in Clause 15(d);
 - iii) (FlexiKeep) keep possession of the Equipment on the terms set out in Clause 15(e);
 - iv) (FlexiKeep & Update) keep possession of the Equipment on the terms set out in Clause 15(e) and update to new equipment on the terms set out in Clause 15(d);
 - v) (Own the Equipment) make us an offer to purchase the Equipment at any price you see fit (which we are free to accept or reject). If we accept your offer you will own the Equipment. GST will apply to the purchase price.
- b) Notice must be given:
 - i) if you would like to return the Equipment or Own the Equipment, at least 30 days before the end of the Agreed Term;
 - ii) if you would like to FlexiSwap and Update:
 - A) within 3 months of the end of the Agreed Term if your Rental Agreement has an Agreed Term of 12 months or less; or
 - B) within 6 months of the end of the Agreed Term for all other Rental Agreements;
 - iii) if you would like to FlexiKeep & Update:
 - A) within 3 month of the end of the Agreed Term if your Rental Agreement has an Agreed Term of 12 months or less; or
 - B) within 6 months of the end of the Agreed Term for all other Rental Agreements.

- c) If you do not give us notice under Clause 15(a), we will deem your payment of the final Total Monthly Rental Payment to be notice to FlexiKeep on the terms set out in Clause 15(e).
- d) If you give us notice that you would like to Update under Clauses 15(a)(ii) or 15(a)(iv):
 - i) we may provide you with a new rental agreement giving you the right to use equipment having a value equal to or greater than the value of the Equipment on the Start Date. On receipt of your signed copy of the new rental agreement and provided we have received all amounts owing under this Rental Agreement at that date, you will not be required to make any further payments to us under this Rental Agreement; or
 - ii) we may notify you that we will not Update the Equipment, in which case you may return the Equipment under Clause 15(a)(i), make us an offer to Own the Equipment under Clause 15(a)(v) or FlexiKeep under Clause 15(a)(iv).
- e) If you give us notice that you would like to FlexiKeep under Clauses 15(a)(iii) or 15(a)(iv):
 - i) you must pay us the FlexiKeep Optional Payment shown on the Signature Page on the last Payment Date of the Agreed Term (unless you have elected to FlexiKeep & Update and we have agreed to enter into a new rental agreement, in which case we will waive the FlexiKeep Optional Payment); and
 - ii) provided we have received all amounts owing under this Rental Agreement as at the last Payment Date of the Agreed Term (including the FlexiKeep Optional Payment):
 - A) we will extend the term of this Rental Agreement indefinitely;
 - B) you are not required to make any further payments to us under this Rental Agreement;
- C) where appropriate the terms of this Rental Agreement otherwise continue to apply (for example, Clause which deals with our ownership of the Equipment, Clause 17 under which you give us certain indemnities and Clause 26 under which we retain and bear the risk of theft, loss or accidental damage subject to Clauses 27, 28 and 29);
- D) at any time after payment of the FlexiKeep Optional Payment you may make us an offer to purchase the Equipment at any price you see fit (which we are free to accept or reject). If we accept your offer you will own the Equipment and this Rental Agreement will terminate. GST will apply to the purchase price.
- f) Notwithstanding anything contained in this Rental Agreement you have no right or obligation at any time to purchase the Equipment, either during the Agreed Term or during any extended term under Clause 15(e).

16. ASSIGNMENTS

- a) At law we may, without giving you notice, sell, assign or otherwise dispose of or deal with our interest in the Equipment or this Rental Agreement. The person to whom we assign has no greater rights than us.
- b) You may apply to assign this Rental Agreement but you acknowledge that we are not obliged to agree. We may charge a fee to credit assess the proposed assignee even if the proposed assignee is declined.

17. COSTS, INDEMNITIES AND COMMISSIONS

- a) You must pay or reimburse us for:
 - i) all taxes (including GST) and stamp duties payable in connection with this Rental Agreement; and

- ii) any expenses we reasonably incur in enforcing this Rental Agreement or incur because you have repudiated, terminated or breached this Rental Agreement, including, without limitation, any legal costs and expenses, financing break costs, costs incurred in repossessing or attempting to repossess the Equipment and costs incurred in storing and disposing of the Equipment.
- b) You must indemnify us for:
 - i) liability for any injury or death to any person or damage to any property arising directly or indirectly from the Equipment or its use; and
 - ii) a claim for patent, trademark or copyright infringement, for strict liability or for any other reason being made against us in connection with the Equipment or its operation.
- c) You agree that we may pay commissions or fees to any broker, agent, dealer or other person who introduces you to us, or us to you.

18. PRIVACY

- a) We comply with the National Privacy Principles, the Code of Conduct for Credit Reporting and the Privacy Act (Cth) 1988. Terms used in this Clause have the meaning given in the Privacy Act. In this Clause "you" includes any guarantor.
- b) You have a right to request access to the personal information that we hold about you. Contact our Privacy Officer for more information.
- c) Subject to the payment of any applicable fee, we agree to provide you access to, or with a copy of, the personal information that we hold about you. We can only deny access to you in accordance with National Privacy Principle 6.
- d) You agree to us collecting personal information about you for the purposes of:
 - i) assessing existing or future application(s) for consumer or commercial credit, managing your account, responding to your questions, enforcing our rights, performing our obligations and protecting our assets;
 - ii) either us, the supplier of the Equipment or any other supplier appointed by us contacting you about your end of rental term options, any trade up options or other special offers or promotions;
 - iii) providing you with information about our other products and services and the products and services offered by our dealers or suppliers; and
 - iv) any guarantee given or to be given by you or any guarantee given or to be given by any other person as your guarantor and the enforcement of any guarantee.
- e) We collect your personal information primarily from you. You agree that we may also collect personal information about you from the supplier of the Equipment; other credit providers; insurers; any of your employers, former employers, referees, banks, landlords, guarantors, accountants, lawyers and financial advisers; service providers to us (including debt collection agencies, introducers, private investigators, professional advisers); professional organisations; the internet; public and subscriber only databases; and government authorities.
- f) You agree that we can obtain from credit reporting agencies and/or any business providing information about commercial credit worthiness:
 - i) consumer credit report(s) about you for application(s) for commercial credit; and
 - ii) commercial credit report(s) about you for application(s) for consumer credit.
- g) You agree that we can disclose your personal information to:
 - i) any person as permitted or required by law;

- ii) any of our related bodies corporate; our assignees or potential assignees; the supplier of the Equipment; any other supplier appointed by us, credit reporting agencies or any business providing information about commercial credit worthiness; other credit providers; insurers; any guarantor or proposed guarantor of your obligations to us; your assignees or proposed assignees; debt collection agencies; our banks and financial advisers; our lawyers, accountants and other professional advisers; and any suppliers or contractors to us whom may need to have access to your personal information to provide services to us or you (including, without limitation, valuers, physical and electronic file storage suppliers, receivables management suppliers and data warehouses); and
 - iii) any person specifically authorised by you in writing to obtain your personal information from us.
- h) You agree that the main consequence for you if you do not provide to us the personal information that we require, is that any application for credit is unlikely to be approved.

19. SEVERABILITY

If:

- a) the National Credit Code ("Code") or any other law would otherwise make a provision of this Rental Agreement illegal, void or unenforceable in any jurisdiction; or
- b) a provision of this Rental Agreement would otherwise contravene a requirement of the Code or impose an obligation or liability which is prohibited by the Code or any other law.
- c) this Rental Agreement is to be read as if that provision were varied to the extent necessary to comply with the Code or that other law or, if necessary, omitted, without affecting the continued operation of the rest of this Rental Agreement in that jurisdiction or any other jurisdiction.

20. NOTICES

- a) You must tell us if you change your bank account or credit card details, your business, postal or email address, or if you think there is any information that we should be aware of about your ability to comply with this Rental Agreement.
- b) We can give you notice by delivering it to you personally or leaving it at, or sending it by post, facsimile or email to your home, business, postal or email address last known to us. An email notice shall be valid if not returned.
- c) A certificate signed by one of our authorised officers is adequate proof of the facts stated in it relating to this Rental Agreement and rights and obligations arising under it unless you can demonstrate otherwise.
- d) You consent to us and our related bodies corporate sending commercial electronic messages to you.

21. CHANGES TO THESE TERMS AND CONDITIONS

- a) We may change these Terms and Conditions at any time by giving you not less than 30 days notice.
- b) Any change shall not affect the amount of the Total Monthly Rental Payment (except as permitted in accordance with Clause 5(g) and shall only apply to obligations arising after the expiry of the notice period.
- c) This notice may also be given to you by an advertisement in one or more newspapers circulating in your State or Territory.

22. FEES

In addition to any other fees and charges described in this Rental Agreement, the following fees and charges may be payable by you:

- a) a dishonour fee of \$25, if a Total Monthly Rental Payment or any other amount due under this Rental Agreement is unable to be processed (including because you do not have sufficient funds in your account or a credit card transaction is declined). We may attempt to process a Total Monthly Rental Payment or other amount due more than once. You must pay a dishonour fee each time the payment is unable to be processed.
- b) a payment deferral fee of \$25 where we agree to defer a Total Monthly Rental Payment or any other amount due under this Rental Agreement.
- c) a MasterCard & Visa administration fee of 1% of the Total Monthly Rental Payment or any other amount due under this Rental Agreement where payment is made from a MasterCard & Visa.
- d) dishonour fees are payable immediately on the dishonour. A payment deferral fee is payable at the same time as the deferred payment is due. Each MasterCard & Visa administration fee is payable (and will also be charged to the relevant MasterCard & Visa) at the same time as the relevant payment is processed to the MasterCard & Visa.

23. GOVERNING LAW

- a) This Rental Agreement is governed by the laws of New South Wales.
- b) The parties submit to the nonexclusive jurisdiction of the courts of New South Wales.

24. INTERPRETATION

Capitalised terms used in the Signature Page have the same meaning in these terms and conditions.

25. JOINT AND SEVERAL OBLIGATION

If there is more than one, "you" means each of you separately and all of you jointly.

26. RISK OF LOSS OR DAMAGE

- a) Subject to Clauses 27 and 28, while we own the Equipment (including the period after you have made the FlexiKeep Optional Payment (if applicable)) we retain and bear the risk of theft, loss or accidental damage to the Equipment occurring anywhere in Australia or New Zealand or anywhere else in the world during a trip of not more than 28 days duration.
- b) You assume and bear the risk of all theft, loss or damage to the Equipment which we do not retain and bear under paragraph (a) and you agree to indemnify us for any such theft, loss or damage.
- c) If the Equipment is stolen, lost or accidentally damaged and the risk of that loss or damage is ours under this Rental Agreement, subject to your compliance with Clause 28, we will discharge our obligations in accordance with Clause 29.

27. EXCLUSIONS, ALLOCATION OF RISK AND INDEMNITY

- a) Notwithstanding Clause 26, we will not pay for, and you will assume and bear the risk of, any loss, theft or damage to any Equipment:
 - i) which is not loss or accidental damage;
 - ii) where at the time of the loss, theft or damage you are in arrears for one month or more;
 - iii) which is covered by a manufacturer's warranty or any other extended warranty or would have been so covered had that warranty not been voided;
 - iv) caused by mechanical and/or electrical breakdown of any kind, if the breakdown / derangement occurs as a result of an external accident (e.g. power surge) and where you have been grossly negligent;
 - v) arising from theft, misappropriation, fraudulent, intentional or dishonest acts, or malicious damage by you, your employees, your family, any person who has unrestricted access to the Equipment, or any person to whom you have lent the Equipment or otherwise permitted to use the Equipment;

- vi) arising from theft, attempted theft or loss:
 - A) from unoccupied premises unless the theft or loss resulted directly from violent and forcible entry to the premises;
 - B) from an unoccupied vehicle unless the vehicle was locked and the theft or loss resulted directly from a violent and forcible entry to the locked vehicle and the Equipment was concealed from sight;
 - C) from an unoccupied vehicle under any circumstances where the Equipment was stored or left overnight;
 - D) from any public place or any place where the public has regular access and where the Equipment was left unattended;
 - E) if the Equipment is used other than for a purpose for which it was designed, which we determine in our discretion; or
 - F) occasioned while in the custody or care of a person to whom you have lent, given or otherwise passed custody or care of the Equipment, including a family member, friend or courier;
- vii) occurring during or as a result of the Equipment being transported in any aircraft or watercraft unless carried as cabin baggage;
- viii) that was on loan or being used for trial, testing, demonstration or exhibition;
- ix) where the loss or damage is to software or data of any type what so ever or is caused by any computer virus, worm, Trojan or the like or any other software based malfunction;
- x) for the costs of data programming, data reconstruction, data recovery or program installation or reconfiguration;
- xi) resulting from:
 - A) any consequence of war or warlike or terrorist activities;
 - B) ionizing radiation or radioactivity; or
 - C) the confiscation or destruction of any Equipment by any government, public or statutory authority;
- xii) caused by corrosion, oxidation, rust, insects, vermin, dust, dampness, dryness, cold, heat, wasting, cosmetic damage, scratching or marring, faulty workmanship or materials, loss of screen or image brightness or resolution, failure to perform to specifications or wearing away or wearing out of any part of any Equipment which arises from normal fair wear and tear, ordinary use or gradual deterioration; or
- xiii) which are expendable or consumable items including fuses, lamps, batteries, bells, chains, tapes or ribbons or any other part of any Equipment which requires periodic or frequent replacement.
- xiv) that occurred whilst under the influence of drugs and/or alcohol; or
- xv) if you supply false or misleading information in relation to the incident that resulted in the loss, theft or damage.
- b) You agree to indemnify us for:
 - i) any theft, loss or damage to the Equipment to which paragraphs (a)(i) to (a)(xiii) apply; and
 - ii) liability for any injury or death to any person or damage to any property arising directly or indirectly from the Equipment or its use.
- c) You agree to pay us a processing fee of:
 - i) \$220 for any incident on assets with an invoice price of \$1001 or higher for loss, theft or damage in respect of risks retained by us for our processing and administration costs; or
 - ii) \$110 for any incident on assets with an invoice price of \$1000 or less for loss, theft or damage in respect of risks retained by us for our processing and administration costs.
- d) You are responsible for ensuring that all software and data is backed up.

28. INCIDENT NOTIFICATION

- a) If any Equipment is stolen, you must inform the police within 48 hours of the incident, and promptly provide us with a copy of the police report event number.
- b) Within 14 days after the loss or damage occurring, you must complete an Incident Notification form and send it to us.

29. BASIS OF SETTLEMENT

- a) We may choose to:
 - i) repair the damaged Equipment; or
 - ii) replace the stolen, lost or accidental damaged Equipment with equipment of similar age, original specifications (excluding modifications not under Flexirent Agreement) and condition, but this may not necessarily be the same make or model;
 - iii) release you from your future obligations under this Rental Agreement except for any payments in arrears at the time your incident was approved;
 - iv) if you have paid the FlexiKeep Optional Payment, pay to you an amount that we reasonably determine is the fair market value of the Equipment.
- b) We reserve the right to choose any suitably qualified repairer to carry out repairs or any suitable supplier to replace the Equipment.
- c) Unless we release you from your obligations under paragraph (a)(iii), you must continue to pay Total Monthly Rental Payments in accordance with Clause 5.

30. RELEASE

Subject to Clause 32, in the event of one of the following events occurring ("Event") and your compliance with Clauses 34 and 35, we will treat the Rental Agreement as terminated and release you from the obligation to pay to us any remaining Total Monthly Rental Payments and any other amounts which may be owing under the Rental Agreement as a consequence of the termination or otherwise (the "Release"):

- a) your Disabling or Disabling of the person(s) nominated in accordance with Clause 33 where Disabling means:
 - i) total and continuous inability to perform the usual duties of an occupation for which you or the person(s) nominated in accordance with Clause 33 as relevant are reasonably qualified by education, training or experience due to illness or injury for more than 30 consecutive days; and where
 - ii) the disabling is certified by a legally qualified medical practitioner licensed to practice in Australia and who is acceptable to us; and where
 - iii) you or the person(s) nominated in accordance with Clause 33 as relevant have not been engaged in work or an occupation for remuneration or profit since the occurrence of the illness or injury; and where
 - iv) your disabling or disabling of the person(s) nominated in accordance with Clause 33 does not relate to any illness, injury or condition known to be present in the 12 months preceding the commencement of the Rental Agreement.
- b) your involuntary unemployment or involuntary unemployment of the person(s) nominated in accordance with Clause 33, which is the termination from permanent and gainful employment, not by your choice or the choice of the person(s) nominated in accordance with Clause 33 as relevant, and being certified as unemployed by the appropriate government agency and which does not include any termination that was due to voluntary unemployment, voluntary redundancy, or the Customer reaching retirement, or becoming unemployed due to an act or acts of wilful misconduct;
- c) your death or death of the person(s) nominated in accordance with Clause 33 as relevant where the death is certified by a legally qualified medical practitioner acceptable to us; or

- d) diagnosis by a qualified medical practitioner acceptable to us that you or the person(s) nominated in accordance with Clause 33 as relevant are suffering a terminal illness with a life expectancy of three (3) months or less.

31. TEMPORARY RELEASE

Subject to Clause 32(a), in the event of you or a person(s) nominated in accordance with Clause 33, being involuntarily unemployed within the meaning of Clause 30(b), you may, instead of seeking a Release under Clause 30, elect to have payment of Total Monthly Rental Payments temporarily released until a period of 3 months has elapsed from Flexirent having notified you it has accepted that your notification of the Event entitles you to a Release ("Temporary Release"). In the event you elect for a Temporary Release, rather than a Release, Flexirent will waive the application of Clause 32(b). Following expiration of the month period, you may elect to seek a Release under Clause 30, in which case the administration fee becomes payable in accordance with Clause 32(b) or in the event you choose not to seek a Release under Clause 30, the remaining Total Monthly Rental Payments will be adjusted to allow for the Temporary Release.

32. EXCLUSION AND INDEMNITY

- a) Notwithstanding Clause 30, we will not Release you where you are two or more Total Monthly Rental Payments in arrears.
- b) On making a notification to us under Clause 34 you agree to pay us an administration fee of \$220.

33. PARTNERSHIPS, TRUSTS, COMPANIES

Where you as the Customer are not an individual natural person, but you have nominated an individual/s natural person/s as well under Customer details on the Signature Page, you are eligible for benefits under Clauses 26 to 35 inclusive in relation to the nominated partners, trustee(s) or directors as relevant, and as such a notification may be lodged in their names, on behalf of the Customer.

34. HOW TO MAKE A NOTIFICATION OF AN EVENT

- a) You or your executor must give us written notice within 30 days of an Event occurring.
- b) We will forward you or your executor a notification form that must, within 14 days of receipt, be completed and returned to us with all relevant information including such information as is set out in Clause 30 above.
- c) We may make any reasonable enquiries as we see fit about the notification and may require you to have a medical examination. If we request an examination, we will pay for it.

35. RETURNING EQUIPMENT

In the event we advise you that we agree an Event has occurred, you or your executor must immediately return the Equipment to your local Flexirent state office.

DDR Service Agreement

36. DEBITING YOUR ACCOUNT

- a) By signing the Direct Debit Request (DDR), you authorise us to debit funds from your nominated account for any amount payable under this Rental Agreement and any other agreement between you and us.
- b) If any payment falls due on a non business day, it will be debited from your nominated account on the following business day.
- c) All enquiries should in the first instance be directed to us.
- d) Your records and account details held by us will be kept confidential, except information required by our Financial Institution in the event of a claim or relating to an alleged incorrect or wrongful debit.

37. CHANGES

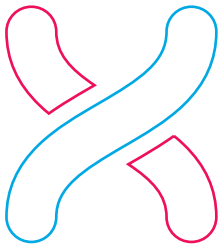
- a) If you want to request a change to the drawing arrangements, please contact us at least 14 days prior to the next scheduled drawing date. You should contact us before contacting your Financial Institution.
- b) These requests may include:
 - i) deferring the drawing;
 - ii) stopping an individual debit;
 - iii) suspending the DDR; or
 - iv) cancelling the DDR completely.

38. YOUR OBLIGATIONS

- a) It is your responsibility to:
 - i) ensure that your nominated account can accept direct debits, as direct debits through BECS is not available on all accounts (your Financial Institution can confirm whether your account can accept direct debits);
 - ii) check your nominated account details with your Financial Institution before completing the DDR;
 - iii) ensure that there are sufficient cleared funds in the nominated account, by the due date, to allow for payment of the amounts payable; and
 - iv) advise us if the nominated account is transferred or closed.
- b) If your drawing is returned or dishonoured by your financial institution, you should contact us to make suitable arrangements to rectify the non-payment. If no contact is made, we reserve the right to redraw the non-payment plus any applicable liquidated damages and fees payable pursuant to this Rental Agreement at any time at our discretion.
- c) You will be responsible for paying any varying charges including, but not limited to, taxes, liquidated damages payable pursuant to Clause 8 of this Rental Agreement and any other fees and charges payable.

39. DISPUTES

- a) If you believe that a drawing has been initiated incorrectly, contact us during business hours before contacting your financial institution.
- b) If you do not receive a satisfactory response from us to your dispute, contact your Financial Institution who will respond to you with an answer to your claim:
 - i) within 7 business days (for claims lodged within 12 months of the disputed drawing); or
 - ii) within 30 days (for claims lodged more than 12 months after the disputed drawing).
- c) You will receive a refund of the drawing amount if we cannot substantiate the reason for the drawing.



Open seven days a week

Monday to Wednesday 9am – 7.30pm (AEST)

Thursday 9am – 11pm

Friday 9am – 9pm

Saturday and Sunday 9am – 7.30pm

Note: Opening hours may vary during daylight saving.

New applications	1800 240 102
Payment enquiries	1800 647 461
Protect Platinum	1800 000 665
Equipment updates	1800 240 102
End of Term enquiries	1300 889 921

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VICTORIA AND TASMANIA

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PO Box 693 Richmond VIC 3121

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PO Box 469 Goodwood SA 5034

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To manage your account or find out more about
FlexiGroup, please visit our website

www.flexigroup.com.au

or email us

info@flexigroup.com.au



Australia's Contact Centre
of the Year 2010 (0-50fte)
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