



ACL: 390807 ABN: 34 003 949 979

Rent & Keep it Pty Ltd
Suite 560/41, 464-480 Kent St
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CREDIT GUIDE AND DISCLOSURE DOCUMENT UNDER THE NATIONAL CONSUMER CREDIT PROTECTION ACT 2009

Introduction

This Credit Guide tells you about:

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

About us

Name: RENT & KEEP IT PTY LTD (“we”, “us”, “our”)

ACN: 003 949 979

Address: Suite 560, 41/464-480 Kent St, Sydney, NSW 2000

Phone number: 1300 999 599

Website: www.rentandkeepit.com.au

We are an authorised credit provider (Australian Credit License number 390807) under the National Consumer Credit Protection Act 2009. We facilitate the lease agreement between you, as the lessee, and Rent & Keep It Pty Ltd, as the lessor under the lease agreement, and we administer and manage the lease agreement and the relationship with Rent & Keep It Pty Ltd.

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 999 599 Email us at info@rentandkeepit.com.au or

Write to us at:

Complaints Department

Rent & Keep It Pty Ltd

Suite 560, 41/464-480 Kent St, Sydney, NSW 2000

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

We will endeavour to resolve your complaint quickly and fairly. Under the lease agreement with Rent & Keep It Pty Ltd, if we are unable to resolve a dispute, you may request that Rent & Keep It Pty Ltd considers and assist in the resolution of the dispute. Rent & Keep It Pty Ltd can be contacted on 1300 999 599. If you feel that your complaint has not been dealt with to your satisfaction, you can contact the Australian Financial Complaints Authority (AFCA) of which we are a member.

Contact details for AFCA are as follows: 1800 931 678 (9am to 5pm weekdays) GPO Box 3 Melbourne Vic 3001

How we get paid?

We provide you with credit assistance in relation to the proposed lease with Rent & Keep It Pty Ltd. Rent & Keep It Pty Ltd is the lessor and credit provider under the lease agreement and we have entered into a referral services agreement with Rent & Keep It Pty Ltd. Under that agreement we are entitled to receive the lease repayments under the lease agreement you will sign with Rent & Keep It Pty Ltd less the fees described below.

If you pay the lease repayments using EziDebit any other service, we will collect the lease repayments and remit to Rent & Keep It Pty Ltd their fees.

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 www.rentandkeepit.com.au. 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.