

Macquarie Leasing Pty. Limited

Credit Guide

(Consumer Loan)

Effective 1 July 2012

Credit provider: Macquarie Leasing Pty. Limited

ABN 38 002 674 982

Australian Credit Licence number: 394925

Customer service contact details:

Mail: PO Box H94, Australia Square NSW 1215

Email: leasingcustomerservice@macquarie.com

Fax: 02 8232 8977

Telephone: 1300 368 908

Website: <http://www.macquarie.com.au/mgl/au/business/leasing/motor>

About this Credit Guide

This Credit Guide contains information about us and how you can contact us, how we assess suitability of the credit contract (Consumer Loan Contract) and our dispute resolution process.

We are registered with the Australian Securities and Investments Commission (ASIC) to engage in credit activities.

As a credit provider, we must, as soon as practicable after it becomes apparent to us that we are likely to enter into a credit contract with you, give you a Credit Guide. Your credit contract (Consumer Loan Contract) is a separate document to this Credit Guide.

Assessing suitability of credit contracts

The *National Consumer Credit Protection Act 2009* (Cth) requires that we must not:

- enter a credit contract with you; or
- increase the credit limit of a credit contract with you;

if the credit contract is unsuitable for you.

The credit contract is unsuitable for you if, at the time the credit contract is entered into or the credit limit is increased:

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

We must make an assessment whether the credit contract will be unsuitable for you before entering into a credit contract with you or increasing the credit limit of an existing credit contract.

You can request a copy of our assessment. We must give you a written copy of the assessment (free of charge):

- before entering the credit contract or increasing the credit limit, if you request for it then;
- within 7 business days, if your request is made within 2 years of entering into the credit contract or the credit limit increase; and
- otherwise, within 21 business days.

We do not need to give you a copy of the assessment if:

- your request is made more than 7 years after entering into the credit contract or the credit limit increase; or
- the credit contract is not entered into or the credit limit is not increased.

Our dispute resolution process

What to do if you have a dispute and complaint

If you wish to dispute any matter or make a complaint against us, please contact us. We have both internal and external dispute resolution processes aimed to resolve any dispute or complaint from you.

Lodging your dispute or complaint

You should gather all relevant supporting documents about the dispute or complaint. Once you have contacted us, we will begin the process of investigating and resolving your complaint or dispute, at no cost to you.

You can let us know your dispute or complaint by:

- Mail: PO Box H94, Australia Square NSW 1215
- Email: mcafleasingfeedback@macquarie.com
- Fax: 02 8237 7970

- Telephone: 1800 631 913
- Website: <http://www.macquarie.com.au/mgl/au/business/leasing/motor>

We aim to resolve most issues within 2 business days. Otherwise, we aim to provide a final response to your dispute or complaint within 45 business days (21 days for disputes involving default notices).

If the matter is more complex, it may take a longer time to resolve. If we are unable to provide a final response to your complaint or dispute within 45 days (21 days for disputes involving default notices), we will:

- inform you of the reasons for the delay
- advise your right to complain to our external dispute resolution scheme
- provide you with details of our external dispute resolution scheme.

Next step if you are not happy with our proposed resolution

If you are not satisfied with our proposed resolution or any extended time for resolution of your dispute or complaint, you can also contact the **Financial Ombudsman Service (FOS)**, an independent external dispute resolution service.

The FOS dispute resolution process is impartial, independent and free for our customers. Before the FOS can investigate a matter, you must first have given us the opportunity to review it.

You may lodge a written complaint with the Financial Ombudsman Service at:

Financial Ombudsman Service Ltd (FOS)

- By mail: GPO Box 3, Melbourne VIC 3001
- Telephone 1300 78 08 08 or (03) 9613 7366 9am – 5pm Monday to Friday AEST
- Facsimile (03) 9613 6399
- Website www.fos.org.au