



Ring Rent Relax Pty Ltd  
Australian Credit Licence No. 438771  
Financial Ombudsman Service No. 32369

PO Box 170, Buddina, QLD 4575

## Credit Guide

Company Details: Ring Rent Relax Pty Ltd licenced to Ezy Living Rentals

Address: PO Box 170, Buddina, QLD 4575

Telephone: 07 5450 1876

Email: [admin@ezylivingrentals.com.au](mailto:admin@ezylivingrentals.com.au)

This document provides you with information relating to who we are, what products or services we offer and information in relation to how we resolve disputes. This document should be read in conjunction with; the Consumer Lease Agreement and its schedule which describes the terms and conditions under which we will lease goods to you; and a document entitled Information Statement.

### What products or services we provide

Ezy Living Rentals is a home appliance rental company. We offer consumers the ability to rent household appliances such as, but not limited to, computers, refrigerators, televisions and washing machines. The rentals are for a period of 1-3 years and the consumer will pay regular lease payments under the lease as are set out in the Consumer Lease Agreement.

### What are our obligations

Under the relevant consumer leases legislation that governs consumer leases, we must: provide you with this credit guide as soon as practicable after it becomes apparent to us that it is likely that you will enter into a consumer lease with us; not enter into a consumer lease unless we are satisfied that the lease is appropriate for you; and give you an information statement as set out in the Regulations to the consumer lease legislation. The information statement may be a separate document or it may be attached to the consumer lease agreement.

### Our responsible conduct obligations

As the licensee and lessor under the consumer lease, we must make an assessment whether the consumer lease that you are entering into is unsuitable for you. We will rely on information you provide us, as part of the application process for the consumer lease, to perform that assessment. If you provide us with inaccurate information, we will not be able to complete the assessment or the completed Assessment will be inaccurate. A consumer lease is unsuitable if, based on the information supplied to us, we conclude that the consumer will not be able to meet the financial obligations under the lease without substantial hardship or if the consumer lease does not meet the consumer's requirements or objectives.

You may request for a copy of our assessment and if the request is made before the consumer lease was entered into, we must give you a written copy of the assessment, at no charge to you, in accordance with the following timetable:



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If the request is made within 2 years from the date the lease agreement is entered into – within 7 business days after we receive the request; and otherwise – within 21 business days after we receive the request.

If the lease agreement is not entered into for whatever reason, we do not have to provide you a copy of the assessment.

If we conclude that the consumer lease is unsuitable for you then under the consumer leases legislation, we are prohibited from entering into such a lease.

### **Our dispute resolution procedure**

Ezy Living Rentals is committed to providing its customers with the best possible service. If at any time we have not met your needs or our obligations or you are aggrieved by our conduct, please inform us of your complaint so we can work with you towards a resolution. We have an internal dispute resolution procedure and we are also a member of an ASIC approved external dispute resolution scheme. Both are readily accessible at no cost to you. If you have a complaint, please contact us first using the contact details above. We will use our best endeavour to resolve the dispute. If we are unable to resolve the dispute or if you are unsatisfied with the outcome of the resolution we offer to your complaint, you can refer the matter to our external dispute resolution provider, Credit Ombudsman Service Limited. When you file a complaint with us, we will acknowledge your complaint within 2 days of receiving it. We will ensure that a substantive response is provided to you with forty five (45) days from receipt of your complaint. If we cannot respond to you within that time frame, we will communicate with you explaining the reasons for the delay in our response. You may refer the dispute or complaint to our external dispute resolution scheme at any time, however, if our internal process is not concluded by the time you refer the matter to the alternative dispute resolution scheme, they may ask you to wait until our internal process is complete.

### **Contact the Financial Ombudsman Service Australia.**

Telephone: 1800 367 287

Fax: (03) 9613 6399

Internet: <http://www.fos.org.au>

Mail: GPO Box 3, Melbourne VIC 3001 (Australia)

Ezy Living Rentals FOS Number: 32369