

Credit Guide

Remuneration Services (Qld) Pty Ltd

This Credit Guide contains important information about the leases we provide and our obligations under the *National Consumer Protection Act 2009* (the **Act**).

Key information

Provider of credit assistance for consumer leases	Remuneration Services (QLD) Pty Ltd (RemServ, we, us, our) ABN 46 093 173 089 Credit representative no. 540077 Level 17/69 Ann Street, Brisbane, Queensland, 4000 Phone: 1300 73 14 29 Email: cars@remserv.com.au
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We are appointed as a credit representative of Onboard Finance Pty Ltd ACN 645 542 776, Australian Credit Licence no. 532668 (**Onboard Finance**) which trades as Maxxia Finance and RemServ Finance. Under Onboard Finance's licence we are authorised to provide credit assistance to you in relation to consumer leases under the Act.

What is credit assistance?

We are required to provide this credit guide to you when we provide credit assistance by:

- helping you apply for a lease;
- suggesting you apply for a lease; or
- suggesting you remain in a lease.

Our commitment to responsible lending

Before we provide credit assistance to you, we will make a preliminary assessment to determine whether the lease you are seeking is not 'unsuitable' for you. We will not suggest or assist you enter into a lease if we assess that the lease is unsuitable for you because:

- it is likely that you won't be able to meet your financial obligations under the lease or only meet those obligations with substantial hardship; or
- it doesn't meet your requirements or objectives.

Can I ask for a copy of the assessment?

If we have assisted you with entering into a lease, we will give you a free copy of our assessment upon request. You can request for this assessment before entering into the lease or at any time within 7 years from the day you entered into the lease. Please note that we are not required to provide you with a copy of the assessment where the lease does not proceed.

Fees, charges and remuneration

Do you pay fees or charges to us for our assistance?

You may obtain information from us about how fees and charges payable by you for our assistance into the lease are worked out. You can contact us to ask us for a reasonable estimate of the commission likely to be received (directly or indirectly) by us and how that commission is worked out.

Do we receive remuneration in relation to the lease?

We provide services to Onboard Finance in relation to the lease and Onboard Finance pays us for these services. We are likely to receive a flat rate application fee of \$475 per lease from Onboard Finance. Onboard Finance will receive fees and commissions during the lease and you can contact us to receive these details

Do we pay commissions?

No. We do not pay commissions in respect of your lease.

Who can I contact if I have a problem or a complaint?

We hope you're delighted with us, but if for any reason you're not, please get in touch and we'll try to resolve your complaint quickly and fairly.

RemServ Complaints	
Mail	RemServ Complaints McMillan Shakespeare Group GPO Box 424, Brisbane, Queensland, 4001
Email	cars@remserv.com.au
Phone	1300 73 14 29
Website	www.remservlease.com.au

In the unlikely event that you're not happy with how we've resolved your complaint, you can seek assistance from the Australian Financial Complaints Authority (**AFCA**), a free and independent dispute resolution service.

Australian Finance Complaints Authority	
Mail	GPO Box 3, Melbourne, VIC 3001
Email	info@afca.org.au
Phone	1800 931 678
Website	afca.org.au

Things you need to know: The implications of salary packaging a motor vehicle through a novated leasing arrangement, including tax savings will depend on your individual circumstances. The information in this publication has been prepared by RemServ for general information purposes only, without taking into consideration any individual circumstances. RemServ and the Queensland Government recommend that before acting on any information or entering into a novated leasing arrangement, you should consider your objectives, financial situation and needs, and, take the appropriate legal, financial or other professional advice based upon your own particular circumstances. You should also read the Standard Novation Agreement, Salary Packaging Participation Agreement and the relevant Queensland Government Salary Packaging and Novated Leasing Information Booklets and Fact Forms available via the Queensland Government Arrangements Directory. **The Queensland Government strongly recommends that you obtain independent financial advice prior to entering into, or changing the terms of, a salary packaging arrangement.**

Conditions and fees apply, along with credit assessment criteria for lease and loan products. The availability of benefits is subject to your employer's approval. RemServ may receive commissions in connection with its services.