

THE EQUIPMENT FINANCE SPECIALIST



Our Service Commitment
to supporting your business

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For the purposes of this booklet, 'we', 'us', 'our' refers to CNH Industrial Capital Australia Pty Ltd.
ABN 71 069 132 396, AFSL 286664, Locked Bag 3, St Marys NSW 1790

This information booklet is designed to assist and explain to customers some of the most important aspects of their dealings with us.

The material in this booklet should not be regarded as a complete set of information. It is general advice only and you should also refer to the Terms and Conditions of your contract and other supporting documents for full details.

If you would like to know more please contact our Customer Service Team on 1800 807 934.

This booklet does not represent a recommendation, opinion, or financial, taxation or accounting advice. The recipient should seek appropriate advice and make their own assessment on any product or service stated in this booklet.

Simply click on the item you would like to view to go to that page. To then return to the contents page click anywhere on the page you are viewing.

Welcome. We're glad you chose us!

Since 1979 we have been offering financial solutions to the Australian market, understanding the specific needs and circumstances of the industries we support.

This booklet is designed to help you understand our business standards and practices to ensure you get the most out of your partnership with us, CNH Industrial Capital.

We're here to help. Contact Us.

Customer Service Team:



1800 807 934



1800 177 916

Hours of Operation:

8:30am to 5:30pm AEST



sales@cnhind.com



Locked Bag 3, St Marys, NSW 1790



www.cnhindustrialcapital.com

How will you respond to my queries?

We will always endeavour to answer your queries as soon as possible.

If you leave us a voice message or send an email, fax or letter to our Customer Service Team, we will attempt to respond within 2 hours.

We may respond via SMS, E-mail, mail or telephone.

Who do I contact if I have a query on the equipment I have purchased?

If you have any questions about your equipment, the dealer that you purchased your equipment from would be the best person to contact.

Will you send me any repayment reminders?

Yes. For annual repayments we will send you a reminder approximately 30 days before the repayment is due. This reminder may be sent via mail, e-mail or SMS.

If you happen to overlook a scheduled repayment, we will send you reminders to correct the non-repayment at timely intervals. These will also be sent by mail, e-mail or SMS.

What Marketing and Promotional information do you send?

From time to time we will send you information on special offers and promotions. These may be sent via mail, E-mail or SMS. You can opt out of receiving this information if you choose.

Your Application

How do I apply for finance?

You can apply through one of our accredited dealers.

We supply finance products for the following brands:



What information do I need to provide?

We will need some personal information (such as name, address, DOB etc) , personal asset details as well as details of your business (such as name, ABN, if there are any Trusts involved in the business).

The dealer can use our online software to submit your application to us or send us your application form.

Application Form

We require all partners for the application to sign our Privacy consent form to allow us to undertake the essential credit and identification checks.

If we require your financial information to assess your application, we will contact your Accountant to obtain it.

Will you tell me how the application is progressing?

We will contact your dealer at regular intervals to confirm how your application is progressing, so your dealer will be in a position to assist you.

How long should my application take to assess?

On average, applications are assessed and a decision made within one business day.

How many customers do we approve?

We use our industry expertise to get you into the equipment you want. Consequently, on average we approve 90+% of all credit applications.

How will I find out if I have been approved?

We will contact your dealer to confirm the approval. They will contact you to confirm the details, along with any conditions.

Your Contract

How can I get details of my credit contract?

Before you entered into the credit contract, or you make an offer to enter into a contract, you should have received:

- A written quote for finance, and
- A credit guide

This booklet is also available from our website.

After the credit contract has commenced, you would have also received a Welcome Letter from us. This confirms the commencement date and due date of repayments as per the agreed payment schedule.



How can I get a copy of the final contract?

At the time of signing the credit contract, you should have received a copy to keep.

If you want another copy of the contract, please contact our Customer Service Team. We will provide a copy within 14 days of your request. There is a fee for this service as outlined in our Schedule of Fees and Charges.

Can I pay my credit contract out early?

Yes. Pay us the amount required to pay out the credit contract on the day you wish to end your contract.

For some operating lease and finance lease contracts, you may not have the option to payout the contract and purchase the equipment.

How can I find out the payout figure?

You can contact our Customer Service Team and ask for a statement of the payout figure at any time.

You can ask for details how the amount is calculated. We will strive to provide you this information on the business day you request it. For operating lease contracts we will provide you a finalisation amount (if you are entitled to one) within seven days.

Will I pay less interest if I payout my contract early?

Yes. The interest you can be charged depends on the actual time money is owing.

You will not pay less interest, however, if you make repayments ahead of the scheduled original maturity date.

Can my contract be changed?

We will not make changes to your contract, except for:

- Alterations to your contract that you request and are accepted
- Where an alteration is immaterial, for example a typographical error of your address

Will I be told in advance if you are going to make a change in the contract?

As any changes made will be at your request or immaterial to the performance of the contract it is not necessary for us to contact you.

You can contact our Customer Service Team if uncertain or want a current update.

During the term of the Contract

How do I change my Direct Debit details?

Please complete a new direct debit form and return to our Customer Service Team.

Alternatively, you can contact our Customer Service Team, who can arrange to send a new Direct Debit form to you.

When should I tell you of a Direct Debit change?

We understand that it is an involved process in changing your banking arrangements. You should send us your new Direct Debit details at least five business days before a scheduled repayment is owing to ensure that the change takes place and the repayment is correctly debited.

What should I do if there will be insufficient funds to meet a Direct Debit repayment?

Juggling your financial obligations with the income you are meant to receive can be tricky. If you find that you will have insufficient funds to meet a Direct Debit repayment, you should contact our Customer Service Team at least one business day before the scheduled repayment. We can stop the repayment, thereby avoiding any dishonour / honour fees, and make an alternate short term arrangement.

Unfortunately, we are unable to stop a Direct Debit repayment on the day that it is due.

Can I obtain a statement of my account?

Yes. Please contact our Customer Service Team to obtain a statement. Unfortunately we are unable to automatically provide them periodically.

Can I make additional repayments?

Yes. You can make additional repayments by direct deposit into our bank account, by cheque or contacting our Customer Service Team to request a direct debit. You should provide your contract number as a reference to ensure the timely posting of your monies.

Can I make repayments by Credit Card?

No. It is standard practice not to allow repayment of credit contracts via another form of credit.

Insurance

Do I have to take out insurance?

Yes. You are obligated under the Terms and Conditions of the credit contract to take out and maintain Comprehensive Insurance throughout the life of the credit contract. The details of the insurance should be:

- That CNH Industrial Capital is the interested party,
- That the amount of cover should be at least the loan amount of your credit contract

It is a standard settlement condition of the credit contract that you provide your insurance details for the equipment to us.

The selection of the insurance provider is your individual choice.

What happens if my equipment is subject to an insurance claim?

As we are the interested party, your insurer should contact us to confirm details to payout the transaction. You should also contact us to advise us of the situation.

We can also assist with the replacement of the equipment through our Brand Partners noted on page 3.

Privacy and Protecting your Personal Information

Where can I find your Privacy Policy?

Our Privacy Policy can be found at www.cnhcapital.com. It contains full details of how we collect, use, store and protect your information.

Interest, Fees and Charges

Our schedule of fees and charges can be obtained from our website at www.cnhindustrialcapital.com.

What type of interest rates do you have?

We offer fixed interest rates over the term of the contract.

How is interest calculated?

Interest is calculated daily on the loan balance And charged when the schedule payment is due. In the event of non-payment default interest is calculated and charged.

Do you have any monthly loan service fees?

No

Do you have any establishment fees?

Yes. These are shown in your finance quote and cover the administrative and regulatory costs of the contract.

Your dealer may also charge fees which will also be shown in your finance quote and cover their costs.

Additional information

How can I change my contact details?

Please contact our Customer Service Team

How can I change the borrower(s) and/or guarantor(s) on my contract?

Please contact our Customer Service Team to start this assessment. Once we have received written instructions from all members of the contract, along with your current financial position, we will consider the request.

Which finance product is appropriate for me?

Our product brochures provide general advice on general product features.

You should seek appropriate advice and make your own assessment on which product best suits your individual circumstances.

Financial difficulty

What should I do if I run into financial difficulty?We

understand that situations occur that are out of your control. Adverse seasonal and market conditions can arise that can effect your short term cash.

You are never a 'number' to us, our longevity and industry expertise helps us to understand the pressures you can sometimes face. We always strive to work with you and best manage through these difficult periods to assist financially viable customers.

If you do find yourself in difficulty, you should get in touch with us immediately. Discuss the matter and see if we can come to a mutual arrangement. You can ask us to change your contract in a number of ways:

- To extend the term of your contract via a refinance of the current contract and delay payments for a set time, or

- To delay payments for a set time

We may ask you to provide information on your current financial position to make an assessment of your request.

Can you take action against me?

Yes. If you are a borrower or guarantor and if you are in breach or default under the contract. In most cases you will get a notice in writing to do something about the matter. The notice will advise:

- Why we want to take action, and
- What can be done to stop it (if the default can be remedied), and
- The timeframe for the expiry of the notice

You should immediately discuss any warning notice with us and consider getting independent legal advice and/or financial advice.

Complaints and Feedback

What can I do if I think you have made an error?

If we make an error, mistake or if you believe that our service does not meet your expectations, we want to find a satisfactory resolution.

- Our Customer Service team is your first point of contact. You may tell us your concerns and we will aim to find a solution.
- In the event that we are not able to resolve your complaint at your first point of contact with us, we will escalate your complaint to our specialist Customer Complaints Team for additional examination.

Is there anything I can do if I think that my contract is unjust?

Yes. You should first talk to us. We will discuss the matter and see if we can come to some arrangement.

If that is not successful, you may contact internal process review service. This is a free service established to provide you with an independent mechanism to resolve specific complaints about our service. As the contract is for predominantly business purposes, we are not bound to provide an external dispute resolution scheme.

Our internal process review service can be accessed through our Customer Service Team.

Alternatively, you can go to court. You may wish to get legal advice, for example from your legal counsel, community legal centre or Legal Aid.

What can I do in regards to escalating my concerns regarding my application for finance or renegotiation of my repayments?

If you do not believe that we are negotiating with you fairly, you can access the respective member of our Executive Team through our Customer Service Team to attempt to find a satisfactory solution.

Your Rights and Obligations

Contract

The contract governs the relationship. As well as the written schedule and terms and conditions, there are other implied terms in relation to the general connection between customer and financier.

The contract will commence when we receive executed documents and disburse monies to purchase the equipment as described in the contract schedule.

The relationship will end once all repayments and any associated fees and charges have been paid by you. The relationship may end earlier if you decide to payout the contract early (if you are allowed to by the terms and conditions of the contract). We may decide to terminate the contract. Usually this will occur if the terms and conditions of the contract have not been satisfied and we have given you reasonable notice.

Regulation

As well as the contract, we are bound by legislation and other codes of practice in the course of the relationship. Some of these may include:

Privacy Act

We are bound by legislation in the collection, use and disclosure of your personal information. This includes your credit history and credit worthiness.

Corporations Act

Amongst other things, this regulates the financial advice we can provide about our finance products.

National Credit Code

This regulates the provision of credit to individuals for predominantly household, domestic or personal use. We are compelled to actively ensure that credit we provide is not predominantly for these purposes.

ASIC Act

Amongst other things, this legislates the prohibition of misleading, deceptive and unconscionable conduct in relation to financial services provided.

Anti Money Laundering and Counter Terrorism Financing Act

This requires us, amongst other things, for us to identify customers and to ensure sources of money do not contravene money laundering and terrorism financing activities. This also involves an ongoing monitoring program.

Farm Debt Mediation

We comply with all aspects of Farm Debt Mediation in applicable states and for applicable customers.

Your obligations

Accurate Information

The application form you provide is our primary source of information about you. You are required to ensure that the application is completed in full and accurately reflect your situation.

Contractual duties

The terms and conditions of the contract set your obligations. On signing your contract, you would have read and understood the terms and conditions.

You can ask us or obtain legal advice or do both if you are unsure of any of the terms and conditions of the contract before you sign.

If your circumstances change you must inform us as soon as practicable.



CONTACT US:



1800 807 934



sales@cnhind.com



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