

Form 18A—Information about lessee’s rights after default

section 179C of the Code
regulation 105K of the Regulations

IMPORTANT
You are in default of your consumer lease contract because you have not made a payment [alternative wording can be used if the default is not the result of failing to make a payment].

YOU NEED TO CONTACT US IMMEDIATELY

1. Are you in financial hardship? Contact us immediately

Contact us* [*insert telephone number or email address for dealing with financial hardship applications*] to discuss your situation. We may be able to help you to repay your debt by varying your contract (for example, changing the amount or timing of your rental payments). The sooner you contact us, the easier it will be to help you.

If you do nothing **before** [*insert default notice period end date*], we can commence enforcement action against you.

If we refuse to change your contract, we will notify you in writing and you can seek a review of our decision by going to the AFCA scheme by [*insert contact details and method(s) for lodging complaints*].

If you go to the AFCA scheme, you may have enforcement action put on hold while your complaint is being considered. You are not bound by the decision that the AFCA scheme makes, and you can still apply to a court if you are not satisfied with the outcome.

THE AFCA SCHEME IS A FREE AND INDEPENDENT SERVICE TO RESOLVE SPECIFIC COMPLAINTS.

2. If you are having financial difficulties you can also contact a financial counsellor on 1800 007 007 (free call)

For information about your options for managing your debts, ring 1800 007 007 from anywhere in Australia to talk to a free and independent financial counsellor.

3. Your other rights

You have other rights, including the right ask us to postpone any enforcement action before [*insert default notice period end date*].

* Lessors may replace the word “us” with the name of a relevant area. For example: “Contact our Hardship Team”.