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Details of Filing

Document Lodged: Statement of Claim - Form 17 - Rule 8.06(1)(a)
File Number: VID181/2022
File Title: AUSTRALIAN SECURITIES & INVESTMENTS COMMISSION v
DARRANDA PTY LTD (ACN 005 663 561) & ANOR
Registry: VICTORIA REGISTRY - FEDERAL COURT OF AUSTRALIA



Dated: 10/06/2022 4:22:50 PM AEST

A handwritten signature in blue ink that reads 'Sia Lagos'.

Registrar

Important Information

As required by the Court's Rules, this Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

The date and time of lodgment also shown above are the date and time that the document was received by the Court. Under the Court's Rules the date of filing of the document is the day it was lodged (if that is a business day for the Registry which accepts it and the document was received by 4.30 pm local time at that Registry) or otherwise the next working day for that Registry.

Statement of Claim



No. VID181 of 2022

Federal Court of Australia

District Registry: Victoria

Division: General

AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Applicant

DARRANDA PTY LTD (ACN 005 663 561)

First Respondent

RENT4KEEPS (AUST) PTY LTD (ACN 006 507 811)

Second Respondent

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Filed on behalf of (name & role of party) Australian Securities and Investments Commission, Applicant
Georgina Thomas

Prepared by (name of person/lawyer) Lawyer, Australian Securities and Investments Commission

Tel +61 3 9280 4107 Fax NA

Email georgina.thomas@asic.gov.au

Address for service Attention: Georgina Thomas
(include state and Level 7, 120 Collins Street, Melbourne Vic 3000
postcode)

1 PARTIES

1.1 The applicant (**ASIC**) is and was at all material times:

- (a) a body corporate pursuant to s 8(1)(a) of the *Australian Securities and Investments Commission Act 2001* (Cth) (**ASIC Act**); and
- (b) able to sue in its corporate name by reason of s 8(1)(d) of the ASIC Act.

1.2 The second respondent (**Rent4Keeps Australia**) is and was at all material times:

- (a) a company incorporated pursuant to the *Corporations Act 2001* (Cth) (**Corporations Act**) and able to be sued in its own name; and
- (b) the master franchisor of businesses operating across Australia that enter into contracts with middle to low income earners to hire essential goods including electrical goods, home appliances and furniture (**hire contracts**).

1.3 The first respondent (**Darranda**) is and was at all material times:

- (a) a company incorporated pursuant to the Corporations Act and able to be sued in its own name;
- (b) the holder of Australian Credit Licence number 422144 which, among other things, authorises it to be a lessor under a consumer lease and a credit provider under a credit contract; and
- (c) a franchisee of Rent4Keeps Australia.

2 FACTS

2.1 Rent4Keeps Australia

2.1.1 At all material times, Rent4Keeps Australia had in place business systems, operating techniques and procedures for the operation of the franchised businesses throughout Australia (**standard procedures**).

2.1.2 At all material times, Rent4Keeps Australia authorised and directed its franchisees to use and comply with the standard procedures in carrying on the franchised business.

Particulars

With respect to Darranda, Master Franchise Agreement between Rent4Keeps Australia and Darranda dated 1 August 2011 (**Master Franchise Agreement**), clauses 6.1, 7.2, 7.3 and definition of “System” at clause 1.1.

2.2 Darranda

2.2.1 At all material times, Darranda:

- (a) was the master franchisee for Victoria;
- (b) entered into hire contracts with consumers in specified territories within Victoria.

2.2.2 Further to paragraph 2.2.1(b), from at least 1 April 2019, Darranda entered into hire contracts with consumers in specified territories within South Australia.

2.2.3 At all material times, Darranda was obliged to comply with the standard procedures in carrying on the franchised business.

Particulars

With respect to the franchised business in Victoria, Master Franchise Agreement, clause 7.3 and definition of “System” at clause 1.1.

2.3 The words “Rent4Keeps”

2.3.1 At all material times, Rent4Keeps Australia used the following registered trade marks:

- (a) the words “RENT 4 KEEPS” and a logo featuring the words “rent 4 keeps”; and
- (b) the words “Rent new, rent now, rent4keeps”.

Particulars

Trade mark numbers 1430556 and 1450408 respectively.

2.3.2 At all material times, Darranda was authorised by Rent4Keeps Australia to use the registered trade marks referred to in the preceding paragraph including the words “Rent4Keeps”.

Particulars

Master Franchise Agreement, clauses 6.1, 7.2, 7.3 and definition of “Image” and “Marks” at clause 1.1 and item 3 of the Schedule.

2.3.3 At all material times, the words “Rent4Keeps” were used in:

- (a) the trading and/or business names used by Darranda;
- (b) advertising and promotional activities carried out in respect of the franchised businesses; and
- (c) documentation used by franchisees in carrying on the franchised businesses.

Particulars

As to subparagraph (a), the trading and/or business names included: Rent4Keeps Cranbourne, Rent4Keeps Croydon, Rent4Keeps Eyre Peninsula, Rent4Keeps Frankston, Rent4Keeps Geelong, Rent4Keeps Knox, Rent4Keeps Melton, Rent4Keeps Mt Gambier, Rent4Keeps Munno Para, Rent4Keeps Noarlunga, Rent4Keeps Pakenham, Rent4Keeps Plenty, Rent4Keeps Port Adelaide, Rent4Keeps Prospect, Rent4Keeps Salisbury, Rent4Keeps St Albans, Rent4Keeps Tea Tree Gully, Rent4Keeps Vic Master and Rent4Keeps Werribee.

As to subparagraph (b), the advertising and promotional activities included promotional materials on Facebook and Instagram in March and June 2019.

As to subparagraph (c), the documentation included:

- (i) Rental Application Form;
- (ii) Privacy Consent and Disclosure form; and
- (iii) Tax Invoice and Rental Agreement.

Further particulars may be provided after the filing of evidence.

2.3.4 By using the words “Rent4Keeps”, Rent4Keeps Australia and Darranda represented to the public and to consumers that consumers who rented goods would be entitled to keep them.

2.4 Application process

2.4.1 Between 1 January and 30 June 2019, the standard procedure for applying for a hire contract included:

- (a) the consumer making an enquiry;
- (b) the enquiry being directed to the appropriate franchisee;
- (c) the franchisee contacting the consumer by telephone and requesting, confirming and/or discussing:
 - (i) the goods that the consumer wished to hire;

- (ii) the consumer's income and expenses; and
- (iii) the proposed term and price of the hire contract;
- (d) the franchisee recording the information received from the consumer in the computer system (**ERP system**);
- (e) the franchisee carrying out a preliminary assessment of whether the consumer could service the proposed hire contract;
- (f) if the franchisee's preliminary assessment was that the consumer could service the proposed hire contract, the franchisee attending the consumer's home, at times with the goods, and seeking to verify the consumer's income and expenses with supporting documentation which it scanned into the ERP system;
- (g) the franchisee conducting a credit check;
- (h) the franchisee completing in the ERP system on behalf of the consumer an application form entitled "Rental Application Form" that was signed by the consumer;
- (i) the franchisee assessing whether to approve the application;
- (j) if the franchisee approved the application, the franchisee informing the consumer that their application had been approved;
- (k) the franchisee completing, and the franchisee and the consumer signing, a hire contract in the form of the standard form contract (**standard form hire contract**) using the ERP system;
- (l) the franchisee providing the consumer with a copy of the completed hire contract; and
- (m) the franchisee providing the consumer with the goods.

2.5 Quick Rental Calculator

2.5.1 Between 1 January and 30 June 2019, the standard procedure for determining the price payable under a hire contract included:

- (a) the franchisee making the following inputs into the "Quick Rental Calculator" in the ERP system:

- (i) cost to supply goods being the sum of:
 - (A) the invoice purchase cost of the goods;
 - (B) the invoice purchase cost of any accessories;
 - (C) any delivery costs to be incurred by the franchisee to a third party; and
 - (D) a fee of \$99; and
- (ii) the term of the proposed hire contract;
- (b) the “Quick Rental Calculator” applying the following formula to determine the total rental payable:

cost to supply goods multiplied by a “multiplier” which depended upon the term of the proposed hire contract
- (c) the franchisee deciding whether to apply a discount to the total rental payable of up to 20%.

Particulars

As to subparagraph (b), the “multiplier” that applied to the term was as follows:

(i)	6 months	2.1
(ii)	9 months	2.4
(iii)	12 months	2.7
(iv)	18 months	3.7
(v)	24 months	4.5
(vi)	30 months	4.5
(vii)	36 months	4.5

2.6 Standard form hire contracts

2.6.1 Since before December 2017, the standard form hire contracts were:

- (a) styled “Rental Agreement”;
- (b) referred to the hire contract as a “Lease”; and
- (c) referred to the hire contract as a “consumer lease”.

Particulars

As to subparagraph (a), the standard form hire contracts were entitled "Tax Invoice and Rental Agreement".

As to subparagraph (b), Renter Declaration 3(c).

As to subparagraph (c), Form 17 Information Statement and Credit Guide.

2.6.2 Since before December 2017, the standard form hire contracts contained fields for recording:

- (a) the description of the goods;
- (b) the rental period;
- (c) the rental per fortnight; and
- (d) the total rental payable.

2.6.3 Since before December 2017, the standard form hire contracts did not contain fields for recording:

- (a) the cash price of the goods;
- (b) the annual percentage rate of the hire contract;
- (c) the method of calculation of interest charges; and
- (d) the total amount of interest charges payable under the hire contract.

2.6.4 Since before December 2017, the standard form hire contracts contained the following terms:

- (a) "At the end of the Rental Term, Rent4Keeps may, at its discretion, gift the products to a person nominated by me. That person cannot be myself. Rent4Keeps is not bound by my nomination. The person nominated is:" (Renter Declaration 3(d)) (**nomination clause**);
- (b) "You have a right to use the Product during the Term, but the Product remain [sic] Our property unless ownership is transferred to You at the end of the Term in accordance with this Agreement. During the term, You must not: (a) part with possession of the Product; or (b) give another person an interest in the Product" (**clause 5.1**);

- (c) “Subject to the terms of this Agreement, at the end of the Term, provided you have complied with all of Your obligations under this Agreement, ownership of the Product automatically transfers to the nominated giftee” (**clause 5.2**),

(collectively, the **gifting clauses**).

2.6.5 In December 2017, Rent4Keeps Australia and Darranda received a report prepared by Holley Nethercote entitled “Australian Credit Licensee Compliance Final Report” dated 14 December 2017 that (**ACL Report**):

- (a) stated that:

“Fundamental to the distinction between a credit contract and a consumer lease is whether the customer has a right or obligation to acquire the goods at the end of the lease. The Paragraph 3(d) of the Renter declaration makes it quite clear that the customer does not have any such right or obligation. Rather, Rent4keeps may, at its discretion, give the product to a person nominated by the consumer.

However, clause 5 of the terms and conditions is unclear. Clause 5.1 contemplates ownership being transferred to You (the consumer) at the end of the Term. Clause 5.2 says that at the end of the term ownership of the Product automatically transfers to the nominated giftee. Clause 5.1 and 5.2 seem inconsistent with each other, and clause 5.2 seems to be at odds with the discretion referred to in the Renter Declaration.

The Renter Declaration and clause 5.2 would not give rise to a credit contract, but clause 5.1 with its reference to ‘You’ confuses the matter.”

- (b) recommended that:

“... Rent 4 Keeps conduct a review of its terms and conditions to rectify this uncertainty ...”

Particulars

On 22 December 2017, Michael Boucher (General Manager, Rent4Keeps Australia) sent an email to representatives of ASIC and Kevin Payne (Chief Executive Officer, Rent4Keeps Australia and Darranda) which attached (among other things) the ACL Report.

As to subparagraph (a), see pages 44 and 45.

As to subparagraph (b), see page 55, recommendation 37.

2.6.6 By reason of the ACL Report, from at least around December 2017, Rent4Keeps Australia and Darranda were on notice that:

- (a) the distinction between a credit contract and a consumer lease depended (at least in part) upon whether the consumer had a right or obligation to acquire the goods at the end of the contract;
- (b) its standard form hire contracts were inconsistent and confusing in that it was not clear whether:
 - (i) the goods transferred to the renter or a nominated giftee; or
 - (ii) the transfer occurred automatically or was subject to a discretion; and
- (c) the inconsistencies related to the characterisation of the hire contracts as either consumer leases or credit contracts.

2.6.7 Further to paragraph 2.6.6, from at least around December 2017, Rent4Keeps Australia and Darranda knew that certain obligations and/or limitations applied to credit contracts that did not apply to consumer leases.

Particulars

The obligations and/or limitations include that:

- (a) the annual cost rate of a credit contract must not exceed 48% pursuant to ss 32A(1), 23(1) and 24(1)(a) of the *National Credit Code (the Code)* at Schedule 1 to the *National Consumer Credit Protection Act 2009 (Cth) (the Credit Act)*;
- (b) credit contracts must disclose the cash price of the goods, the annual percentage rate, the method of calculation of the interest charges and the total amount of interest charges payable pursuant to ss 17(3)(c), (4)(a), (5) and (6) of the Code; and
- (c) consumer leases of household goods regulated under the Credit Act are a recognised category of goods and services where deductions can be made from a consumer's Centrelink benefits to make payments via Centrepay, but credit contracts must be assessed separately, to determine approval for Centrepay.

Kevin Payne (Chief Executive Officer, Rent4Keeps Australia and Darranda) and Michael Boucher (General Manager, Darranda) had the alleged knowledge.

2.6.8 Despite being put on notice of the matters referred to in paragraph 2.6.6 and having knowledge of the matters referred to in paragraph 2.6.7, since December 2017:

- (a) Rent4Keeps Australia has not rectified the inconsistencies and confusion in its standard form hire contracts; and

- (b) Rent4Keeps Australia has continued to authorise and direct its franchisees to use the standard form hire contracts.

2.7 Completing hire contracts and nominating giftee

2.7.1 Between 1 January and 30 June 2019, the standard procedure for completing hire contracts after an application had been approved included:

- (a) the franchisee informing the consumer that it needed to nominate a giftee to receive the goods at the conclusion of the term;
- (b) the franchisee asking the consumer to nominate a giftee; and
- (c) the franchisee entering a name in the blank space provided in the nomination clause.

2.7.2 Between 1 January and 30 June 2019, the standard procedure did not require the franchisee to:

- (a) inform the consumer of the requirement to nominate a giftee until after the consumer's application had been approved and the franchisee was completing the hire contract;
- (b) take any steps to verify the identity of the person nominated by the consumer as giftee;
- (c) assess whether to approve or reject the person nominated by the consumer as giftee such as by rejecting family members of the consumer and/or a person with whom the consumer resides;
- (d) seek the address, telephone number or any other contact details of the nominated giftee; or
- (e) notify the nominated giftee that they had been nominated.

2.7.3 Between 1 January and 30 June 2019, if a consumer asked a franchisee whether they could keep the goods, franchisees had a practice of assuring consumers that they could.

Particulars

Franchisees had a practice of making statements to consumers to the effect that:

- (a) you can keep the goods;
- (b) the gifting clauses are included to get around having to charge you a fee to keep the goods at the end of the contract;
- (c) the gifting clauses are a loophole;
- (d) you can nominate anyone in your family;
- (e) you just have to put a name on the contract;
- (f) you can do whatever you want with the goods at the end so long as you nominate a giftee in the contract; and
- (g) there is no way for us to know if you give the goods to the nominated giftee.

Further particulars may be provided after the filing of evidence.

2.8 Process at conclusion of term of hire contract

2.8.1 At all material times, the standard procedure at the conclusion of the term of a hire contract did not require the franchisee to take any steps to:

- (a) gift the goods to the nominated giftee;
- (b) confirm that the consumer had gifted the goods to the nominated giftee; or
- (c) otherwise enforce the gifting clauses.

2.9 The Hire Contracts

2.9.1 Between 1 April to 30 June 2019 (**the Relevant Period**), Darranda entered into 516 hire contracts with consumers that had a term of more than 1 year and have now ended (**the Hire Contracts**).

Particulars

Annexure A identifies for each Hire Contract the following information in the following columns:

- A the contract ID;
- B the contract start date;
- C the contract end date;
- D the goods;
- E the cash price of the goods;
- F the rental term (in months);
- G the number of repayments;
- H the repayment amount;
- I the repayment frequency;
- J the total rental amount;
- K the consumer employment status;
- L the consumer Centrelink status;
- M the consumer residential status;
- N the annual cost rate; and
- O the amount charged beyond the annual cost rate of 48%.

2.9.2 With respect to the consumers that entered into the Hire Contracts:

- (a) around 79% were unemployed;
- (b) around 92% were on Centrelink benefits including 35% on disability benefits;
- (c) around 74% were living in a rental property;
- (d) they were all in need of the essential good that they hired under the Hire Contract;
- (e) they were all unlikely to be able to obtain the essential good from elsewhere; and
- (f) they were all financially vulnerable.

Particulars

As to subparagraphs (a) to (c), see columns K to M of Annexure A respectively.

2.9.3 With respect to each Hire Contract:

- (a) the Hire Contract was in the form of the standard form hire contract;
- (b) Darranda used and complied with the standard procedures;
- (c) further to subparagraph (b), Darranda did not:
 - (i) inform the consumer of the requirement to nominate a giftee until after the consumer's application had been approved and the franchisee was completing the Hire Contract;
 - (ii) take any steps to verify the identity of the nominated giftee;
 - (iii) assess whether to approve or reject the person nominated by the consumer as giftee such as by rejecting family members of the consumer and/or a person with whom the consumer resides;
 - (iv) seek the address, telephone number or any other contact details of the nominated giftee;
 - (v) notify the nominated giftee that they had been nominated;
 - (vi) take any steps to transfer the goods to the nominated giftee at the conclusion of the term;

- (vii) confirm that the consumer had gifted the goods to the nominated giftee at the conclusion of the term; or
- (viii) otherwise enforce the gifting clauses;
- (d) where the consumer complied with its obligations, at the conclusion of the term, the consumer in fact kept the goods;
- (e) at all material times:
 - (i) Darranda did not intend to:
 - (A) transfer the goods to the nominated giftee at the conclusion of the term;
 - (B) confirm that the consumer had gifted the goods to the nominated giftee at the conclusion of the term; or
 - (C) otherwise enforce the gifting clauses;
 - (ii) Darranda intended that the consumer would in fact keep the goods at the conclusion of the term; and
 - (iii) the consumer intended to keep the goods at the conclusion of the term; and
- (f) the gifting clauses were included in the Hire Contracts for the purpose of having the Hire Contracts:
 - (i) characterised as consumer leases within the meaning of the Code;
 - (ii) not characterised as credit contracts within the meaning of the Code;
 - (iii) avoiding obligations and/or limitations that apply to credit contracts but do not apply to consumer leases.

Particulars

As to subparagraph (b), to be inferred from facts including: the facts alleged at section 2.1 and paragraph 2.2.3; and the fact that both Rent4Keeps Australia and Darranda have common owners, managers and operators including that they are both owned, managed and operated by Kevin Payne (Chief Executive Officer, Rent4Keeps Australia and Darranda) and managed by Michael Boucher (General Manager, Darranda).

As to subparagraph (c), to be inferred from facts including: the facts alleged at section 2.1, paragraph 2.2.3, section 2.3 and paragraphs 2.6.8, 2.7.2, 2.7.3 and 2.8.1; the fact that Rent4Keeps Australia and Darranda have common owners, managers and operators; and the fact that Rent4Keeps Australia's Operations Manual stated:

- (i) "Rent4Keeps has two meanings:
The Customer "Keeps" the product
More importantly, we "Keep" the Customer"
- (ii) "Rent4Keeps – Our name says it all!"
- (iii) "We offer clients the opportunity to choose any BRAND NEW white good, electrical appliance or furniture they need from any supplier and we rent it to them for a year or two years and at the end of the term they OWN THE GOODS. It is that simple."

As to subparagraph (d), to be inferred from facts including: the facts alleged at section 2.3 and paragraphs 2.6.8, 2.7.2, 2.7.3, 2.8.1, 2.9.2 and 2.9.3(c); and the above content of the Operations Manual.

As to subparagraph (e), to be inferred from facts including: the facts alleged at section 2.3 and paragraphs 2.6.8, 2.7.2, 2.7.3, 2.8.1, 2.9.2, 2.9.3(c) and 2.9.3(d); and the above content of the Operations Manual.

As to subparagraph (f), to be inferred from facts including: the facts alleged at section 2.3 and paragraphs 2.6.4 to 2.6.8, 2.7.2, 2.7.3, 2.8.1, 2.9.2, 2.9.3(c) and 2.9.3(d); and the above content of the Operations Manual.

Further particulars may be provided after the filing of evidence.

3 CONTRAVENTIONS

3.1 Characterisation of the Hire Contracts

3.1.1 Pursuant to the Code:

- (a) a consumer lease is a contract for the hire of goods by a natural person or strata corporation under which that person or corporation does not have a right or obligation to purchase the goods;
- (b) a credit contract includes a contract for the hire of goods under which the hirer has a right or obligation to purchase the goods if the charge that is or may be made for hiring the goods, together with any other amount payable under the contract, exceeds the cash price of the goods and provided that the Code applies.

Particulars

As to subparagraph (a), s 169 of the Code.

As to subparagraph (b), ss 4 and 9 of the Code.

- 3.1.2 Each of the Hire Contracts were contracts for the hire of goods.
- 3.1.3 By reason of paragraphs 2.9.3(e) and (f) above, the gifting clauses in the Hire Contracts were a pretence or sham and should be disregarded.
- 3.1.4 By reason of the preceding paragraph and paragraphs 2.9.3(e)(ii) and (iii), the Hire Contracts were contracts under which the consumers had a right or obligation to purchase the goods.
- 3.1.5 Alternatively to paragraphs 3.1.3 and 3.1.4, on the proper construction of the Hire Contracts including the gifting clauses, the Hire Contracts were contracts under which the consumers had a right or obligation to purchase the goods.

Particulars

The “consumers”, rather than the nominated giftees, held the rights under the Hire Contracts having regard to the facts that:

- (a) only parties to a contract have rights or obligations under the contract;
- (b) Darranda and the consumers (and not the nominated giftees) were the only parties to the Hire Contracts; and
- (c) on their proper construction, the nomination clauses conferred on the consumers a right against Darranda to have the goods transferred to the nominated giftees and did not confer on the nominated giftees any rights against Darranda.

The consumers had a “right or obligation” to purchase the goods by reason of the goods “automatically” transferring pursuant to clause 5.2.

The consumers had a right or obligation to “purchase” the goods by reason of the product “transferring” if the consumers had “complied with all of [their] obligations” pursuant to clauses 5.1 and 5.2.

Further particulars may be provided.

- 3.1.6 With respect to each of the Hire Contracts, the charge that was or may have been made for hiring the goods exceeded the cash price of the goods.

Particulars

For each Hire Contract: for the charge that was or may have been made for hiring the goods, see columns E and J of Annexure A; and for the cash price of the goods, see column E of Annexure A.

- 3.1.7 With respect to each of the Hire Contracts:
- (a) the consumer was a natural person;

- (b) the credit was provided or intended to be provided wholly or predominantly for personal, domestic or household purposes;
- (c) a charge was or may have been made for providing the credit;
- (d) Darranda provided the credit in the course of a business of providing credit carried on in Australia or as part of or incidentally to any other business which it carries on in Australia; and
- (e) by reason of subparagraphs (a) to (d), the Code applies.

Particulars

As to subparagraph (b), for each of the Hire Contracts, see column D of Annexure A.

As to subparagraph (c), for each of the Hire Contracts, see columns E and J of Annexure A.

As to subparagraph (e), see s 5(1) of the Code.

3.1.8 By reason of paragraphs 3.1.1 to 3.1.7, the Hire Contracts were credit contracts within the meaning of ss 4 and 9 of the Code.

3.1.9 With respect to each of the Hire Contracts, the term of the contract was longer than 1 year.

Particulars

For each Hire Contract, see column F of Annexure A.

3.1.10 By reason of paragraph 3.1.9, each of the Hire Contracts were not small amount credit contracts within the meaning of Code.

Particulars

See definitions of small amount credit contract at s 204 of the Code and s 5 of the Credit Act.

3.2 Rate Cap

3.2.1 Pursuant to s 32A(1) of the Code a credit provider must not enter into a credit contract (other than a small amount credit contract) if the annual cost rate of the contract exceeds 48% (**Rate Cap**).

3.2.2 Pursuant to s 23(1) of the Code, a credit contract (other than a small amount credit contract) must not impose a monetary liability on the debtor in respect of an amount of a

fee or charge, or an interest charge, exceeding the amount that may be charged consistently with this Code.

3.2.3 Pursuant to s 24(1)(a) of the Code, a credit provider must not enter into a credit contract on terms imposing a monetary liability prohibited by subsection 23(1) of the Code.

3.2.4 With respect to each of the Hire Contracts:

- (a) Darranda was the credit provider;
- (b) the annual cost rate exceeded the Rate Cap; and
- (c) the annual cost rate was a “fee or charge” or an “interest charge” within the meaning of s 23(1) of the Code.

Particulars

As to subparagraph (b), the annual cost rate for each Hire Contract is identified in column N of Annexure A. Darranda charged \$1,841,350.94 for the Hire Contracts being over three times, or \$1,240,418.15 more than, the amount it would have been entitled to charge pursuant to the Rate Cap. As to which, see totals of columns J and O of Annexure A.

3.2.5 With respect to each of the Hire Contracts, by reason of paragraphs 3.1.8, 3.1.10, 3.2.1 and:

- (a) paragraphs 3.2.4(a) and (b), Darranda contravened s 32A(1) of the Code;
- (b) paragraphs 3.2.2 and 3.2.4, Darranda contravened s 23(1) of the Code;
- (c) paragraphs 3.2.2 to 3.2.4, Darranda contravened s 24(1)(a) of the Code.

3.3 Disclosure Requirements

3.3.1 Pursuant to s 17 of the Code, the contract document for a credit contract must contain:

- (a) if the credit is provided by the supplier for a sale of goods by instalments, a description of the goods and their cash price;
- (b) in the case of a credit contract other than a small amount credit contract, the annual percentage rate or rates under the contract;
- (c) in the case of a credit contract other than a small amount credit contract, the method of calculation of the interest charges payable under the contract and the frequency with which interest charges are to be debited under the contract;

- (d) in the case of a credit contract other than a small amount credit contract, the total amount of interest charges payable under the contract.

Particulars

Sections 17(3)(c), (4)(a), (5) and (6) of the Code respectively.

- 3.3.2 With respect to each Hire Contract, the credit was provided by Darranda for a sale of goods by instalments within the meaning of s 17(3)(c) of the Code.

Particulars

Section 9(1) of the Code.

- 3.3.3 With respect to each Hire Contract, the contract document did not contain:

- (a) the cash price of the goods;
- (b) the annual percentage rate or rates;
- (c) the method of calculation of the interest charges payable under the contract or the frequency with which interest charges are to be debited under the contract; or
- (d) the total amount of interest charges payable under the contract.

- 3.3.4 With respect to each of the Hire Contracts, by reason of paragraphs 3.1.8, 3.1.10 and:

- (a) paragraphs 3.3.1(a), 3.3.2 and 3.3.3(a), Darranda contravened s 17(3)(c) of the Code;
- (b) paragraphs 3.3.1(b) and 3.3.3(b), Darranda contravened s 17(4)(a) of the Code;
- (c) paragraphs 3.3.3(c) and 3.3.3(c), Darranda contravened s 17(5) of the Code; and
- (d) paragraphs 3.3.3(d) and 3.3.3(d), Darranda contravened s 17(6) of the Code.

3.4 General Obligations

- 3.4.1 During the Relevant Period, Darranda:

- (a) entered into the Hire Contracts in circumstances where the gifting clauses were included for the purpose of having the Hire Contracts characterised as consumer leases and not credit contracts and avoiding obligations and/or limitations that

apply to credit contracts but do not apply to consumer leases as alleged at paragraph 2.9.3(f) above;

- (b) induced consumers to acquiesce in entering into the Hire Contracts that contained the gifting clauses by:
 - (i) engendering in consumers a reasonable expectation that, despite the gifting clauses, they could keep the goods by reason of the matters alleged at section 2.3 and paragraphs 2.7.3, 2.8.1 and 2.9.3(c);
 - (ii) offering the Hire Contracts to consumers who were financially vulnerable, in need of the essential good that they hired and unlikely to be able to obtain the good from elsewhere as alleged at paragraph 2.9.2; and
 - (iii) establishing momentum by already approving the application by the time the requirement to nominate a giftee was disclosed as alleged at paragraph 2.9.3(c)(i);
- (c) used standard form hire contracts that were confusing as to whether ownership passed at the end of the contract term and, if so, to whom;
- (d) after being put on notice in December 2017 that the standard form hire contracts contained inconsistencies that were relevant to their characterisation as consumer leases or credit contracts and despite knowing that certain obligations and/or limitations applied to credit contracts that did not apply to consumer leases, failed to resolve the inconsistencies in their contracts as alleged at paragraph 2.6.8;
- (e) assuming the Hire Contracts are credit contracts, failed to comply with the Rate Cap or the Disclosure Requirements as alleged at sections 3.2 and 3.3 and accessed Centrepay in circumstances where it had been approved to use Centrepay on the basis that the Hire Contracts were consumer leases;
- (f) adopted and implemented a business model and processes with some or all of the above features and in the above circumstances where it was required to ensure that it did not do so, to generate financial reward for itself at the expense of its clients;
- (g) failed to have an officer of Darranda or a person performing duties on behalf of Darranda acting as the “key person” for the purposes of its Australian Credit Licence and failed to notify ASIC within five business days or at all that the “key person” had ceased to be an officer of Darranda or to perform duties on behalf of

Darranda with respect to its credit business and to lodge with ASIC an application for variation of that condition as required by s 47(1)(c) of the Credit Act; and

Particulars

Harry Fares was the “key person”, being an appropriately qualified and experienced person nominated by the licensee and approved by ASIC to be responsible for the day-to-day oversight of the credit activities authorised by the licence. Harry Fares ceased to be an officer of Darranda or to perform duties on behalf of Darranda on 12 November 2018.

- (h) failed to have in place necessary compliance measures to ensure that the matters identified in the preceding subparagraphs did not occur.

3.4.2 By reason of the matters alleged in paragraph 3.4.1, Darranda failed to do all things necessary to ensure that the credit activities authorised by its licence were engaged in efficiently, honestly and fairly (**the General Obligations**) in contravention of s 47(1)(a) of the Credit Act.

3.5 Knowing involvement by Rent4Keeps Australia

Rate Cap contraventions

3.5.1 By reason of paragraphs 2.1.2, 2.4.1(k) and 2.5.1, Rent4Keeps Australia was an intentional participant in the Rate Cap contraventions by Darranda as alleged at paragraph 3.2.5 above.

3.5.2 At the time of entering into the Hire Contracts, Rent4Keeps Australia had actual knowledge, including was wilfully blind or dishonestly or deliberately ignorant, that:

- (a) Darranda entered into the Hire Contracts;
- (b) the Hire Contracts:
 - (i) were contracts for the hire of goods;
 - (ii) conferred on the consumer a right or obligation to purchase the goods;
 - (iii) did not contemplate multiple advances; and
 - (iv) were for a term of more than 1 year; and
- (c) the annual cost rate of the Hire Contracts exceeded 48%.

Particulars

To be inferred from facts including that:

- (a) Rent4Keeps Australia authorised and directed Darranda to use and comply with its standard procedures and Darranda was obliged to use and comply with those standard procedures as alleged at paragraphs 2.1.2 and 2.2.3 above;
- (b) Kevin Payne (Chief Executive Officer, Rent4Keeps Australia), Michael Boucher (General Manager, Rent4Keeps Australia) and Anudeep Chikyala (Head of Information Technology, Rent4Keeps Australia) had, by reason of the ERP system, access in real time to the status of each of the Hire Contracts including applications for the Hire Contracts and the completion and signing of the Hire Contracts;
- (c) Rent4Keeps Australia and Darranda have common owners, managers and operators as alleged in the particulars to paragraph 2.9.3; and
- (d) the knowledge of Darranda is important to the affairs of Rent4Keeps Australia and/or there was a duty to communicate that knowledge to Rent4Keeps Australia,

(the knowing involvement facts).

Further to the above, as to subparagraph (b), to be inferred from facts including that, from at least December 2017, by reason of the ACL Report which was received by at least Mr Payne and Mr Boucher, Rent4Keeps Australia was wilfully blind or dishonestly or deliberately ignorant to the fact that the standard form hire contracts, and the Hire Contracts, conferred on the consumer a right or obligation to purchase the goods.

Further to the above, as to subparagraph (c), to be inferred from facts including that at least Mr Payne and Mr Boucher knew that the Quick Rental Calculator determined a price that was more than the annual cost rate cap.

3.5.3 By reason of paragraphs 3.5.1 and 3.5.2, Rent4Keeps Australia was knowingly involved in the Rate Cap contraventions by Darranda of ss 32A(1), 23(1) and 24(1)(a) of the Code.

3.5.4 By reason of the preceding paragraph as it pertains to s 24(1)(a) of the Code and s 169 of the Credit Act, Rent4Keeps Australia is also taken to have contravened s 24(1)(a) of the Code.

Disclosure Requirements contraventions

3.5.5 By reason of paragraphs 2.1.2 and 2.4.1(k), Rent4Keeps Australia was an intentional participant in the Disclosure Requirement contraventions by Darranda as alleged at paragraph 3.3.4 above.

3.5.6 At the time of entering into the Hire Contracts, Rent4Keeps Australia had actual knowledge, including was wilfully blind or dishonestly or deliberately ignorant, that the Hire Contracts did not contain:

- (a) the cash price of the goods;
- (b) the annual percentage rate or rates;
- (c) the method of calculation of the interest charges payable under the contract and the frequency with which interest charges are to be debited under the contract; or
- (d) the total amount of interest charges payable under the contract.

Particulars

To be inferred from the knowing involvement facts.

3.5.7 By reason of paragraphs 3.5.2(a) and (b), 3.5.5 and 3.5.6, Rent4Keeps Australia was knowingly involved in the Disclosure Requirement contraventions by Darranda of ss 17(3)(c), (4)(a), (5) and (6) of the Code.

General Obligations contraventions

3.5.8 By reason of paragraphs 2.1.2, 2.4.1(k) and 2.5.1, Rent4Keeps Australia was an intentional participant in the General Obligations contraventions by Darranda as alleged at paragraph 3.4.2 above.

3.5.9 Rent4Keeps Australia had actual knowledge, including was wilfully blind or dishonestly or deliberately ignorant, that during the Relevant Period, Darranda:

- (a) entered into the Hire Contracts in circumstances where the gifting clauses were included for the purpose of having the Hire Contracts characterised as consumer leases and not credit contracts and avoiding obligations and/or limitations that apply to credit contracts but do not apply to consumer leases as alleged at paragraph 2.9.3(f) above;
- (b) induced consumers to acquiesce in entering into the Hire Contracts that contained the gifting clauses by:
 - (i) engendering in consumers a reasonable expectation that, despite the gifting clauses, they could keep the goods by reason of the matters alleged at section 2.3 and paragraphs 2.7.3, 2.8.1 and 2.9.3(c);

- (ii) offering the Hire Contracts to consumers who were financially vulnerable, in need of the essential goods that they hired and unlikely to be able to obtain the good from elsewhere as alleged at paragraph 2.9.2; and
 - (iii) establishing momentum by already approving the application by the time the requirement to nominate a giftee was disclosed as alleged at paragraph 2.9.3(c)(i);
- (c) used standard form hire contracts that were confusing as to whether ownership passed at the end of the contract term and, if so, to whom;
- (d) after being put on notice in December 2017 that the standard form hire contracts contained inconsistencies that were relevant to their characterisation as consumer leases or credit contracts, failed to resolve the inconsistencies in their contracts as alleged at paragraph 2.6.8;
- (e) assuming the Hire Contracts are credit contracts, failed to comply with the Rate Cap or the Disclosure Requirements as alleged at sections 3.2 and 3.3 and accessed Centrepay in circumstances where it had been approved to use Centrepay on the basis that the Hire Contracts were consumer leases;
- (f) adopted and implemented a business model and processes with some or all of the above features and in the above circumstances where it was required to ensure that it did not do so, to generate financial reward for itself at the expense of its clients;
- (g) failed to have an officer of Darranda or a person performing duties on behalf of Darranda acting as the “key person” for the purposes of its Australian Credit Licence and failed to notify ASIC within five business days or at all that the “key person” had ceased to be an officer of Darranda or to perform duties on behalf of Darranda with respect to its credit business and to lodge with ASIC an application for variation of that condition as required by s 47(1)(c) of the Credit Act; and
- (h) failed to have in place necessary compliance measures to ensure that the matters identified in the preceding subparagraphs did not occur.

Particulars

To be inferred from the knowing involvement facts.

Further to the above:

- (a) as to subparagraph (a), to be inferred from facts including the facts alleged at paragraphs 2.1.2 and 2.2.3, section 2.3 and paragraphs 2.4.1(k), 2.6.4 to 2.6.8, 2.7.2, 2.7.3 and 2.8.1; and the content of the Operations Manual as alleged in the particulars to paragraph 2.9.3;
- (b) as to subparagraph (b), to be inferred from facts including the facts alleged at section 2.3 and paragraphs 2.7.2, 2.7.3, 2.8.1, 2.9.2 and 2.9.3(c); and the content of the Operations Manual as alleged in the particulars to paragraph 2.9.3;
- (c) as to subparagraphs (c) and (d), to be inferred from facts including the facts alleged at paragraphs 2.6.4 to 2.6.8;
- (d) as to subparagraphs (e), to be inferred from facts including the facts alleged at sections 3.2 and 3.3 and paragraphs 3.5.2 and 3.5.6 and the particulars to those paragraphs; and
- (e) as to subparagraphs (f) and (h), to be inferred from facts including the facts alleged at paragraphs 2.1.2 and 2.2.3.

3.5.10 By reason of paragraphs 3.5.8 and 3.5.9, Rent4Keeps Australia was knowingly involved in the General Obligations contraventions by Darranda of s 47(1)(a) of the Credit Act.

3.5.11 By reason of the preceding paragraph and s 169 of the Credit Act, Rent4Keeps Australia is also taken to have contravened s 47(1)(a) of the Code.

AND THE APPLICANT CLAIMS

Rate Cap declarations

- A Pursuant to ss 113 of the Code and 21 of the *Federal Court of Australia Act 1976* (Cth) (**the Federal Court Act**), a declaration that, during the Relevant Period, Darranda entered into 516 Hire Contracts that were credit contracts with an annual cost rate that exceeded the 48% Rate Cap in contravention of s 32A(1) of the Code.
- B Pursuant to s 21 of the Federal Court Act, a declaration that Rent4Keeps Australia was involved in each of Darranda's contraventions of s 32A(1) of the Code.
- C Pursuant to s 113 of the Code and 21 of the Federal Court Act, a declaration that, during the Relevant Period, Darranda entered into 516 Hire Contracts that were credit contracts that exceeded the Rate Cap, being a monetary liability exceeding the amount that may be charged consistently with the Code in contravention of s 23(1) of the Code.
- D Pursuant to s 21 of the Federal Court Act, a declaration that Rent4Keeps was involved in each of Darranda's contraventions of s 23(1) of the Code.
- E Pursuant to ss 166 of the Credit Act and 21 of the Federal Court Act, a declaration that, during the Relevant Period, Darranda entered into 516 Hire Contracts that were credit

contracts on terms imposing a monetary liability prohibited by s 23(1) of the Code in contravention of s 24(1)(a) of the Code.

- F Pursuant to ss 166 of the Credit Act and 21 of the Federal Court Act, a declaration that Rent4Keeps Australia was involved in each of Darranda's contraventions of s 24(1)(a) of the Code and is thereby taken to have contravened s 24(1)(a) of the Code pursuant to s 169 of the Credit Act.

Disclosure Requirement declarations

- G Pursuant to s 113 of the Code and s 21 of the Federal Court Act, a declaration that during the Relevant Period, Darranda entered into 516 Hire Contracts that were credit contracts that failed to disclose the following matters in contravention of ss 17(3)(c), (4)(a), (5) and (6) respectively of the Code:

- (a) the cash price of the goods;
- (b) the annual percentage rate under the contract;
- (c) the method of calculation of the interest charges payable under the contract; and
- (d) the total amount of interest charges payable under the contract.

- H Pursuant to s 21 of the Federal Court Act, a declaration that Rent4Keeps Australia was involved in each of Darranda's contraventions of ss 17(3)(a), (4)(a), (5) and (6) of the Code.

General Obligations contraventions

- I Pursuant to ss 166 of the Credit Act and 21 of the Federal Court Act, a declaration that, during the Relevant Period, on each of the 516 occasions that Darranda entered into a Hire Contract, it failed to do all things necessary to ensure that the credit activities authorised by its licence were engaged in efficiently, honestly and fairly in contravention of s 47(1)(a) of the Credit Act by, among other things, adopting and implementing a business model and processes that included using standard form hire contracts that contained gifting clauses that it never intended to, and never did, enforce, as a device to avoid the obligations that apply to credit contracts so as to generate financial reward for itself at the expense of its clients.
- J Pursuant to ss 166 of the Credit Act and 21 of the Federal Court Act, a declaration that Rent4Keeps Australia was involved in each of Darranda's contraventions of s 47(1)(a) of the Credit Act and is thereby taken to have contravened s 47(1)(a) of the Credit Act pursuant to s 169 of the Credit Act.

Pecuniary penalties

- K Pursuant to s 167 of the Credit Act and/or 113 of the Code, Darranda pay pecuniary penalties in respect of its contraventions of ss 32A(1), 23(1), 24(1)(a), 17(3)(c), 17(4)(a), 17(5) and 17(6) of the Code and 47(1)(a) of the Credit Act.
- L Pursuant to s 167 of the Credit Act, Rent4Keeps Australia pay pecuniary penalties in respect of its contraventions of s 24(1)(a) of the Code and 47(1)(a) of the Credit Act.

Injunctions

- M Pursuant to s 177 of the Credit Act, an injunction restraining Darranda from:
- (a) entering into contracts substantially in the form of its standard form hire contracts; and
 - (b) using the Quick Rental Calculator to determine the price payable for contracts substantially in the form of its standard form hire contracts or for any other credit contracts.
- N Pursuant to s 177 of the Credit Act, an injunction restraining Rent4Keeps Australia from authorising its franchisees including Darranda to:
- (a) enter into contracts substantially in the form of its standard form hire contracts; and
 - (b) use its Quick Rental Calculator to determine the price payable for contracts substantially in the form of its standard form hire contracts or for any other credit contracts.

Other orders

- O Darranda and Rent4Keeps Australia pay the Applicant's costs.
- P Such further or other orders as the Court considers appropriate.

F M McLeod SC

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ANNEXURE A

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Contract ID	Contract start date	Contract end date	Goods	Cash price of the goods	Rental term (in months)	Number of repayments	Repayment amount	Repayment frequency	Total rental amount	Consumer employment status	Consumer Centrelink status	Consumer residential status	Annual cost rate	Amount charged beyond 48%
1	6140000234	2019-04-04	2021-04-26	Samsung Samsung Galaxy S8 Black	\$777.00	24	52	\$38.00	Fortnightly	\$1,976.00	Unemployed	Other	Other	114%	\$762.34
2	3320001531	2019-04-29	2020-02-03	Samsung Samsung Galaxy S9 64 Gb Black	\$999.00	24	52	\$57.00	Fortnightly	\$2,964.00	Unemployed	Disability	Renting	139%	\$1,403.58
3	3180002096	2019-04-15	2021-01-22	Electrolux Electrolux Sensor Dryer	\$513.00	24	52	\$33.00	Fortnightly	\$1,716.00	Unemployed	Other	Renting	160%	\$914.70
4	6140000238	2019-04-05	2021-02-24	Oppo Oppo R17 128gb Purple	\$599.00	24	52	\$38.00	Fortnightly	\$1,976.00	Unemployed	Other	Other	158%	\$1,040.37
5	3190003544	2019-04-10	2021-03-22	Electrolux Electrolux 6.5 Kg Sensor Dryer	\$444.00	24	52	\$33.00	Fortnightly	\$1,716.00	Unemployed	Other	Renting	189%	\$1,022.48
6	3180002089	2019-04-04	2020-11-30	Samsung Samsung S9 Black	\$799.00	24	52	\$57.00	Fortnightly	\$2,964.00	Unemployed	Disability	Other	180%	\$1,715.97
7	3190003537	2019-04-04	2021-02-01	Samsung Samsung S9 64 GB BLU	\$799.00	24	52	\$57.00	Fortnightly	\$2,964.00	Employed Casual	Other	Renting	180%	\$1,715.97
8	3190003541	2019-04-08	2021-04-12	Samsung Samsung S9 64 GB Gold	\$799.00	24	52	\$57.00	Fortnightly	\$2,964.00	Unemployed	Disability	Renting	180%	\$1,715.97
9	3040001409	2019-05-27	2020-11-12	Fantastic Furniture Siesta 3 Seater Futon	\$299.00	18	39	\$45.00	Fortnightly	\$1,755.00	Unemployed	Disability	Renting	391%	\$1,333.38
10	3010002503	2019-04-16	2021-04-15	Samsung Samsung Galaxy S9 Black 64GB	\$799.00	24	52	\$57.00	Fortnightly	\$2,964.00	Unemployed	Other	Renting	180%	\$1,715.97
11	3320001527	2019-04-18	2021-01-25	Samsung Samsung Galaxy S9 64Gb Gold	\$799.00	24	52	\$57.00	Fortnightly	\$2,964.00	Unemployed	Disability	Renting	180%	\$1,715.97

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Contract ID	Contract start date	Contract end date	Goods	Cash price of the goods	Rental term (in months)	Number of repayments	Repayment amount	Repayment frequency	Total rental amount	Consumer employment status	Consumer Centrelink status	Consumer residential status	Annual cost rate	Amount charged beyond 48%
12	3190003530	2019-04-01	2020-10-07	Apple Apple iPhone 8 64gb gold	\$979.00	24	52	\$69.00	Fortnightly	\$3,588.00	Employed Full-Time	None	Other	178%	\$2,058.82
13	3010002490	2019-04-02	2021-03-23	Apple Apple iPhone 8	\$979.00	24	52	\$69.00	Fortnightly	\$3,588.00	Unemployed	Other	Other	178%	\$2,058.82
14	3180002104	2019-04-24	2020-08-03	Apple iPhone 8 64gb space grey	\$979.00	24	52	\$69.00	Fortnightly	\$3,588.00	Employed Casual	Other	Renting	178%	\$2,058.82
15	3180002105	2019-04-26	2021-02-25	Apple iPhone 8 64gb space grey	\$979.00	24	52	\$69.00	Fortnightly	\$3,588.00	Unemployed	Disability	Other	178%	\$2,058.82
16	3010002487	2019-04-02	2021-04-26	Apple Apple iPhone 8 64gb space grey	\$974.00	24	52	\$69.00	Fortnightly	\$3,588.00	Employed Casual	Other	Other	179%	\$2,066.63
17	3010002489	2019-04-02	2021-05-24	Apple Apple iPhone 8 64 GB	\$974.00	24	52	\$69.00	Fortnightly	\$3,588.00	Unemployed	Disability	Renting	179%	\$2,066.63
18	6050001115	2019-05-10	2021-02-24	Soniq Re-Rent 60" Soniq Smart TV	\$699.00	24	52	\$53.00	Fortnightly	\$2,756.00	Unemployed	Other	Renting	193%	\$1,664.17
19	6160000710	2019-05-17	2021-05-11	Soniq Soniq Smart Tv	\$895.00	24	52	\$70.00	Fortnightly	\$3,640.00	Unemployed	Other	Renting	200%	\$2,242.02
20	6140000248	2019-05-01	2021-04-22	Teco Teco 7kg vented dryer ; Teco Teco 8kg top loader washing machine	\$950.00	24	52	\$70.00	Fortnightly	\$3,640.00	Unemployed	Other	Other	187%	\$2,156.11
21	6040001298	2019-04-18	2021-07-26	Hisesne Hisesne 593L Fridge	\$1,149.00	24	52	\$88.00	Fortnightly	\$4,576.00	Employed Casual	Disability	Renting	195%	\$2,781.28
22	6100000434	2019-04-01	2021-03-25	Samsung Samsung S9	\$969.00	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Other	Renting	200%	\$2,438.44
23	6160000689	2019-04-02	2021-04-22	Adelaide furniture Queen Bed set	\$743.00	24	52	\$60.00	Fortnightly	\$3,120.00	Employed	Disability	Other	207%	\$1,959.45

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Contract ID	Contract start date	Contract end date	Goods	Cash price of the goods	Rental term (in months)	Number of repayments	Repayment amount	Repayment frequency	Total rental amount	Consumer employment status	Consumer Centrelink status	Consumer residential status	Annual cost rate	Amount charged beyond 48%
24	6040001283	2019-04-01	2020-12-21	Samsung Samsung Galaxy S9 gold 64GB	\$962.85	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Other	Renting	202%	\$2,448.04
25	6020001782	2019-04-03	2021-07-01	Samsung Samsung s9 64gb Black	\$943.00	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Disability	Other	206%	\$2,479.05
26	6020001783	2019-04-03	2020-08-25	Samsung Samsung s9 64gb Black	\$943.00	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Disability	Renting	206%	\$2,479.05
27	6020001784	2019-04-03	2021-03-25	Samsung Samsung s9 64gb Black	\$943.00	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Disability	Renting	206%	\$2,479.05
28	6010001963	2019-04-18	2020-06-12	Samsung Samsung Galaxy S9 black 64gb	\$943.00	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Other	Renting	206%	\$2,479.05
29	6160000701	2019-04-24	2021-04-23	Samsung Samsung Galaxy S9 black 64gb	\$943.00	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Other	Other	206%	\$2,479.05
30	6140000251	2019-05-01	2021-08-11	Samsung Samsung Galaxy S9 Black	\$943.00	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Other	Renting	206%	\$2,479.05
31	6160000692	2019-04-05	2021-03-31	Teco Teco 8 Kilo top loader	\$490.00	24	52	\$44.00	Fortnightly	\$2,288.00	Employed Part-Time	None	Renting	231%	\$1,522.63
32	3320001514	2019-04-08	2021-04-14	TCL TCL 65inch SmartTV ; Nintendo NES Classic Mini Console	\$1,201.64	24	52	\$98.00	Fortnightly	\$5,096.00	Unemployed	Other	Renting	209%	\$3,219.06
33	6160000694	2019-04-11	2021-01-18	Samsung Samsung s9 Gold	\$899.00	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Disability	Other	217%	\$2,547.78
34	6140000277	2019-06-07	2021-06-29	Teco Teco 268l top mount fridge ; Euromaide Euromaide 6kg Clothes dryer	\$801.00	24	52	\$70.00	Fortnightly	\$3,640.00	Unemployed	Disability	Renting	225%	\$2,388.85
35	6010001978	2019-05-10	2021-04-15	TCL 55 inch smart TV and 2 games	\$848.95	24	52	\$75.00	Fortnightly	\$3,900.00	Unemployed	Disability	Other	228%	\$2,573.95

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Contract ID	Contract start date	Contract end date	Goods	Cash price of the goods	Rental term (in months)	Number of repayments	Repayment amount	Repayment frequency	Total rental amount	Consumer employment status	Consumer Centrelink status	Consumer residential status	Annual cost rate	Amount charged beyond 48%
36	3180002121	2019-05-20	2021-07-20	Hisense Hisense 710 Litre French Door Fridge	\$1,800.00	24	52	\$152.00	Fortnightly	\$7,904.00	Unemployed	Other	Other	217%	\$5,092.43
37	3180002110	2019-05-03	2021-05-26	Samsung Samsung A30	\$379.00	24	52	\$39.00	Fortnightly	\$2,028.00	Unemployed	Other	Renting	267%	\$1,436.01
38	6140000242	2019-04-05	2021-06-28	Sony Sony PS4 pro 1tb plus games	\$599.00	24	52	\$57.00	Fortnightly	\$2,964.00	Unemployed	Other	Other	246%	\$2,028.37
39	3010002541	2019-06-20	2021-06-11	Electrolux Electrolux 8kg Clothes Dryer	\$635.00	24	52	\$60.00	Fortnightly	\$3,120.00	Unemployed	Other	Mortgage	244%	\$2,128.14
40	3320001540	2019-05-16	2019-11-11	Soniq Soniq 4K UHD Smart TV ; - Jones 3 Seater Lounge	\$1,272.00	24	52	\$119.00	Fortnightly	\$6,188.00	Unemployed	Other	Renting	242%	\$4,201.16
41	3270000896	2019-05-01	2021-03-24	Hisense Hisense 65 inch TV	\$1,154.00	24	52	\$104.00	Fortnightly	\$5,408.00	Unemployed	Other	Renting	232%	\$3,605.47
42	6040001285	2019-04-03	2021-06-25	TCL 65 inch smart TV	\$897.99	24	52	\$90.00	Fortnightly	\$4,680.00	Unemployed	Other	Renting	260%	\$3,277.35
43	6020001792	2019-04-10	2021-04-13	TCL TCL 65 inch smart TV	\$897.88	24	52	\$90.00	Fortnightly	\$4,680.00	Employed Part-Time	Other	Renting	260%	\$3,277.53
44	6020001803	2019-04-18	2021-04-21	Samsung Samsung Galaxy S9 Gold 64gb	\$799.00	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Disability	Other	246%	\$2,703.97
45	6140000275	2019-06-13	2021-07-31	Samsung Samsung Tab A 10.1 128gb black	\$407.76	24	52	\$43.00	Fortnightly	\$2,236.00	Employed Full-Time	None	Other	274%	\$1,599.09
46	6010002000	2019-05-28	2021-05-19	Chiq Chiq 263ltr fridge	\$548.00	24	52	\$55.00	Fortnightly	\$2,860.00	Unemployed	Disability	Renting	260%	\$2,004.03
47	6160000733	2019-06-19	2021-07-06	Hewlett Packard HP 15 inch	\$717.39	24	52	\$70.00	Fortnightly	\$3,640.00	Unemployed	Other	Renting	252%	\$2,519.45

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48	3190003603	2019-06-06	2021-06-23	Simpson Washing machine top load 10kg	\$795.00	24	52	\$83.00	Fortnightly	\$4,316.00	Unemployed	Other	Renting	271%	\$3,074.22
49	6100000477	2019-06-18	2021-05-19	Apple Apple Mac book air	\$1,299.00	24	52	\$120.00	Fortnightly	\$6,240.00	Employed Part-Time	None	Other	238%	\$4,210.98
50	3320001564	2019-06-25	2021-04-26	Hoover Hoover Regal Premium Bagless Vacuum Cleaner	\$949.00	24	52	\$90.00	Fortnightly	\$4,680.00	Unemployed	Disability	Other	245%	\$3,197.68
51	3030001668	2019-05-28	2021-08-02	TCL TCL 65" Smart TV	\$1,198.00	24	52	\$120.00	Fortnightly	\$6,240.00	Employed Casual	None	Renting	259%	\$4,368.74
52	6050001098	2019-04-12	2021-04-12	Acer ACER NITRO N50-600 I5 GAMING DESKTOP (GTX 1050TI)	\$1,227.75	24	52	\$114.00	Fortnightly	\$5,928.00	Unemployed	Disability	Mortgage	240%	\$4,010.27
53	3270000912	2019-06-12	2021-06-04	Simpson Washing machine 7kg front load and 6.5kg dryer	\$1,024.00	24	52	\$103.00	Fortnightly	\$5,356.00	Unemployed	Other	Renting	261%	\$3,756.53
54	6020001860	2019-06-03	2019-06-25	sony Sony High power home audio system with 4k blu-ray player Plus cords	\$1,003.73	24	52	\$95.00	Fortnightly	\$4,940.00	Employed Part-Time	None	Renting	245%	\$3,372.19
55	6140000265	2019-05-29	2020-06-29	Apple Apple Ipad6 MRJP@X/A	\$539.00	24	52	\$55.00	Fortnightly	\$2,860.00	Unemployed	Other	Renting	264%	\$2,018.09
56	6040001291	2019-04-11	2021-03-01	Apple Apple MacBook Air 13inch 128gb	\$1,408.87	24	52	\$130.00	Fortnightly	\$6,760.00	Unemployed	Other	Renting	238%	\$4,559.37
57	3070002918	2019-05-22	2021-06-17	Simpson Simpson 8kg Washer ; Simpson Simpson 6.5KG Dryer	\$1,041.00	24	52	\$105.00	Fortnightly	\$5,460.00	Employed Casual	Other	Renting	261%	\$3,833.97
58	6140000239	2019-04-04	2021-02-08	- Fitzroy 3 seater lounge 2 single recliners Chocolate	\$956.00	24	52	\$91.00	Fortnightly	\$4,732.00	Employed Full-Time	None	Renting	246%	\$3,238.74

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59	3060001628	2019-04-04	2020-07-30	Electrolux Electrolux 5.5KG Dryer	\$412.00	18	39	\$56.00	Fortnightly	\$2,184.00	Unemployed	Other	Renting	352%	\$1,603.04
60	6160000691	2019-04-05	2021-03-05	Dyson Dyson Multiball	\$399.00	24	52	\$43.00	Fortnightly	\$2,236.00	Unemployed	Other	Renting	280%	\$1,612.77
61	6010002020	2019-06-14	2021-09-22	Fantastic Jones 3 seater sofa	\$598.00	24	52	\$65.00	Fortnightly	\$3,380.00	Employed Part-Time	Disability	Renting	282%	\$2,445.93
62	6140000272	2019-05-30	2021-03-30	- Double bedroom package willow plus mattress	\$1,000.00	24	52	\$95.00	Fortnightly	\$4,940.00	Unemployed	Disability	Renting	246%	\$3,378.02
63	6140000288	2019-06-27	2021-07-05	TCL TCL 55inch UHD smart tv	\$595.00	24	52	\$60.00	Fortnightly	\$3,120.00	Unemployed	Other	Renting	261%	\$2,190.62
64	6160000709	2019-05-16	2021-05-07	Acer Acer spin 2 in 1	\$699.00	24	52	\$69.00	Fortnightly	\$3,588.00	Unemployed	Other	Renting	256%	\$2,496.17
65	6140000281	2019-06-12	2021-07-07	Samsung Samsung Note8 64gb black	\$699.00	24	52	\$69.00	Fortnightly	\$3,588.00	Unemployed	Other	Renting	256%	\$2,496.17
66	6100000463	2019-05-17	2020-07-06	AFE 3 seater and 2 recliners	\$1,150.00	24	52	\$108.00	Fortnightly	\$5,616.00	Unemployed	Disability	Renting	243%	\$3,819.72
67	6020001883	2019-06-19	2021-06-15	Victa Victa 18 inch mulch and catch lawn mower with can and oil	\$536.88	24	52	\$55.00	Fortnightly	\$2,860.00	Unemployed	Disability	Renting	266%	\$2,021.40
68	3060001642	2019-04-24	2020-07-06	Amart Settler MK2 Package minus Dining Table and Chairs	\$1,397.36	24	52	\$138.00	Fortnightly	\$7,176.00	Employed Part-Time	Other	Renting	256%	\$4,993.34
69	6030001993	2019-04-26	2020-12-04	Microsoft Xbox One S plus 3 games extra controller and headset	\$583.00	24	52	\$59.00	Fortnightly	\$3,068.00	Unemployed	Other	Renting	262%	\$2,157.36
70	3180002117	2019-05-15	2021-05-18	Oppo Oppo R17 x 2	\$998.00	24	52	\$94.90	Fortnightly	\$4,934.80	Unemployed	Other	Other	246%	\$3,375.94

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71	3010002496	2019-04-10	2021-03-19	Amart Furniture Queen Bed Base	\$299.00	24	52	\$43.00	Fortnightly	\$2,236.00	Unemployed	Other	Renting	375%	\$1,768.97
72	6020001852	2019-05-28	2021-05-20	Samsung Samsung Galaxy S9 Plus 256gb Black	\$999.00	24	52	\$95.00	Fortnightly	\$4,940.00	Unemployed	Disability	Renting	246%	\$3,379.58
73	3320001552	2019-06-07	2021-06-01	Samsung Samsung S10e	\$999.00	24	52	\$95.00	Fortnightly	\$4,940.00	Unemployed	Disability	Other	246%	\$3,379.58
74	3190003610	2019-06-13	2021-01-04	Samsung Samsung Galaxy S9 Plus 256gb Black	\$999.00	24	52	\$95.00	Fortnightly	\$4,940.00	Unemployed	Disability	Renting	246%	\$3,379.58
75	6140000282	2019-06-21	2021-07-06	Fitzroy Fitzroy 3 seater and 2 Recliner Raisin Lounge	\$999.00	24	52	\$95.00	Fortnightly	\$4,940.00	Employed Full-Time	None	Renting	246%	\$3,379.58
76	3190003630	2019-06-25	2021-06-16	Samsung Samsung Galaxy S9 Plus 256gb black	\$999.00	24	52	\$95.00	Fortnightly	\$4,940.00	Unemployed	Other	Other	246%	\$3,379.58
77	3030001669	2019-05-29	2021-05-27	Haier Haier 7.5KG Washing Machine	\$428.00	24	52	\$52.00	Fortnightly	\$2,704.00	Unemployed	Disability	Renting	316%	\$2,035.47
78	6010001951	2019-04-08	2021-03-31	Hisense Hisense 55inch 4K smart tv	\$594.46	24	52	\$60.00	Fortnightly	\$3,120.00	Unemployed	Disability	Other	261%	\$2,191.46
79	6040001288	2019-04-08	2021-03-31	Hisense Hisense 55 inch Smart TV	\$594.46	24	52	\$60.00	Fortnightly	\$3,120.00	Unemployed	Disability	Renting	261%	\$2,191.46
80	6020001868	2019-06-06	2020-11-25	Haier Haier 221 Litre Top Mount White Fridge	\$388.93	18	39	\$52.00	Fortnightly	\$2,028.00	Employed Casual	Other	Renting	346%	\$1,479.57
81	6050001129	2019-05-27	2021-05-17	Hisense Hisense 55" Smart TV	\$594.46	24	52	\$60.00	Fortnightly	\$3,120.00	Unemployed	Disability	Renting	261%	\$2,191.46
82	6040001323	2019-05-22	2021-04-30	APPLE Apple Iphone Xr coral	\$1,207.00	24	52	\$113.00	Fortnightly	\$5,876.00	Employed Part-Time	Other	Renting	242%	\$3,990.68

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83	6010002021	2019-06-17	2021-07-19	Apple iPhone XR 64GB Red	\$1,207.00	24	52	\$113.00	Fortnightly	\$5,876.00	Unemployed	Disability	Other	242%	\$3,990.68
84	6020001898	2019-06-27	2021-05-10	Apple iphone xr 64gb white	\$1,207.00	24	52	\$113.00	Fortnightly	\$5,876.00	Unemployed	Other	Renting	242%	\$3,990.68
85	6020001811	2019-04-26	2021-09-10	Teco Teco 9.5kg Top Loader Washing machine	\$710.00	24	52	\$70.00	Fortnightly	\$3,640.00	Unemployed	Other	Renting	255%	\$2,530.99
86	6040001345	2019-06-20	2020-12-21	Teco Teco 400L Stainless steel	\$710.00	24	52	\$70.00	Fortnightly	\$3,640.00	Unemployed	Other	Renting	255%	\$2,530.99
87	6030001998	2019-05-06	2021-07-22	Martina Martina 2 seat sofabed with storage	\$1,045.00	24	52	\$99.00	Fortnightly	\$5,148.00	Employed Part-Time	None	Renting	245%	\$3,515.73
88	3180002137	2019-06-04	2021-06-07	Apple iPhone 8 Plus	\$1,149.00	24	52	\$108.00	Fortnightly	\$5,616.00	Unemployed	Other	Renting	243%	\$3,821.28
89	3320001518	2019-04-10	2020-11-02	Apple Apple iPhone XR 128 Gb Red	\$1,299.00	24	52	\$121.00	Fortnightly	\$6,292.00	Unemployed	Disability	Other	241%	\$4,262.98
90	6020001889	2019-06-21	2021-07-02	Teco Teco 7kg Auto Vented Dryer	\$548.00	24	52	\$56.00	Fortnightly	\$2,912.00	Unemployed	Other	Renting	265%	\$2,056.03
91	6100000454	2019-05-08	2021-05-24	Samsung Samsung S10e prism black	\$987.00	24	52	\$94.00	Fortnightly	\$4,888.00	Unemployed	Disability	Mortgage	246%	\$3,346.32
92	6100000459	2019-05-14	2021-06-23	Samsung Samsung S10e 128gb	\$987.00	24	52	\$94.00	Fortnightly	\$4,888.00	Employed Casual	Other	Renting	246%	\$3,346.32
93	3010002510	2019-05-08	2021-02-26	LG LG 10Kgtop loader washing machine	\$1,137.00	24	52	\$107.00	Fortnightly	\$5,564.00	Unemployed	Disability	Renting	243%	\$3,788.02
94	3060001674	2019-06-04	2021-07-16	TCL TCL 70" UHD Smart TV	\$1,440.00	24	52	\$138.00	Fortnightly	\$7,176.00	Employed Casual	Other	Renting	248%	\$4,926.74

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95	3180002100	2019-04-18	2021-07-27	Kelvinator Kelvinator 536l Top Mount Refrigerator	\$700.00	24	52	\$76.00	Fortnightly	\$3,952.00	Unemployed	Other	Renting	282%	\$2,858.61
96	3260001690	2019-05-03	2021-01-15	Apple Apple iPhone XR 64GB Black	\$1,229.00	24	52	\$115.00	Fortnightly	\$5,980.00	Unemployed	Disability	Renting	242%	\$4,060.32
97	3320001533	2019-05-03	2021-04-22	Apple Apple iPhone XR 64Gb White	\$1,229.00	24	52	\$115.00	Fortnightly	\$5,980.00	Unemployed	Other	Renting	242%	\$4,060.32
98	3010002494	2019-04-10	2021-04-22	Microsoft Microsoft Surface Pro Processor Laptop	\$998.00	24	52	\$95.00	Fortnightly	\$4,940.00	Unemployed	Disability	Other	246%	\$3,381.14
99	3070002903	2019-05-07	2021-05-12	Oppo Oppo R17 Neon Purple ; Oppo Oppo R17 Ambient Blue	\$998.00	24	52	\$95.00	Fortnightly	\$4,940.00	Unemployed	Disability	Renting	246%	\$3,381.14
100	3060001667	2019-05-28	2020-01-28	Oppo Oppo R17 Blue ; Oppo Oppo R17 Purple	\$998.00	24	52	\$95.00	Fortnightly	\$4,940.00	Unemployed	Other	Renting	246%	\$3,381.14
101	6100000458	2019-05-14	2021-08-03	Haier Haier 8.5kg front loading washing machine	\$595.00	24	52	\$64.00	Fortnightly	\$3,328.00	Unemployed	Other	Renting	279%	\$2,398.62
102	6160000696	2019-04-16	2021-02-10	AFE Saphire Plush king Mattress	\$894.00	24	52	\$86.00	Fortnightly	\$4,472.00	Unemployed	Disability	Renting	249%	\$3,075.59
103	6050001130	2019-05-28	2020-03-02	Steelcraft Steelcraft Strider Signature Bassinet and Stroller	\$917.00	24	52	\$88.00	Fortnightly	\$4,576.00	Unemployed	Other	Renting	248%	\$3,143.66
104	6160000711	2019-05-17	2021-07-28	Apple Ipad and case	\$709.00	24	52	\$70.00	Fortnightly	\$3,640.00	Unemployed	Other	Renting	256%	\$2,532.55
105	6010002009	2019-06-04	2021-06-09	fantastic furniture Bondi Double bed and Mattress	\$368.00	24	52	\$50.00	Fortnightly	\$2,600.00	Unemployed	Other	Renting	354%	\$2,025.19

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106	6050001097	2019-04-12	2020-07-14	Burra Burra Honey double bed and mattress	\$478.00	24	52	\$50.00	Fortnightly	\$2,600.00	Unemployed	Disability	Renting	271%	\$1,853.37
107	3320001551	2019-06-06	2021-01-28	Webster Webster 3 Pce Recliner Suite	\$974.00	24	52	\$93.00	Fortnightly	\$4,836.00	Unemployed	Disability	Renting	247%	\$3,314.63
108	6100000439	2019-04-08	2020-01-14	Acer Acer 2in1 with carry bag	\$997.00	24	52	\$95.00	Fortnightly	\$4,940.00	Employed Full-Time	None	Other	246%	\$3,382.70
109	6030002036	2019-06-26	2021-06-10	Samsung Samsung Galaxy S10e 128gb White	\$997.00	24	52	\$95.00	Fortnightly	\$4,940.00	Unemployed	Disability	Renting	246%	\$3,382.70
110	6020001830	2019-05-17	2021-05-14	Teco Teco 582 Litre Stainless Steel Side by Side Fridge	\$1,170.00	24	52	\$110.00	Fortnightly	\$5,720.00	Unemployed	Disability	Renting	243%	\$3,892.48
111	6030002009	2019-05-17	2021-05-13	Lillydale Lillydale 5 Piece bedroom suite plus Henley Mattress	\$1,020.00	24	52	\$97.00	Fortnightly	\$5,044.00	Unemployed	Other	Renting	246%	\$3,450.78
112	6050001095	2019-04-11	2020-04-20	Samsung Samsung 455L bottom mount fridge metallic black	\$1,156.00	30	65	\$91.00	Fortnightly	\$5,915.00	Unemployed	Other	Renting	204%	\$3,923.77
113	3320001528	2019-04-23	2021-06-28	Soniq Soniq 55" Smart tv	\$593.01	24	52	\$60.00	Fortnightly	\$3,120.00	Unemployed	Other	Renting	262%	\$2,193.73
114	6020001881	2019-06-17	2021-06-18	TCL TCL 65 Inch Smart TV	\$884.00	24	52	\$90.00	Fortnightly	\$4,680.00	Unemployed	Other	Renting	264%	\$3,299.21
115	6010002028	2019-06-21	2020-05-04	AFE Single bed set x 2 and Queen Bed set	\$1,400.00	24	52	\$130.00	Fortnightly	\$6,760.00	Unemployed	Other	Other	240%	\$4,573.22
116	3190003575	2019-05-15	2021-04-28	Britax Britax safen sound Millenia car seat	\$489.00	24	52	\$51.00	Fortnightly	\$2,652.00	Unemployed	Other	Renting	270%	\$1,888.19
117	6160000693	2019-04-10	2021-04-21	Lilydale Lillydale Double bedroom suite	\$1,100.00	24	52	\$104.00	Fortnightly	\$5,408.00	Unemployed	Disability	Other	244%	\$3,689.82

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118	610000474	2019-06-12	2020-09-14	Sonata Sonata king bed and mattress	\$1,100.00	24	52	\$104.00	Fortnightly	\$5,408.00	Unemployed	Other	Renting	244%	\$3,689.82
119	6020001880	2019-06-14	2021-09-24	Teco/Euromaid Teco 9.5kg Topload washing machine and Euromaid Clothes Dryer	\$1,100.00	24	52	\$104.00	Fortnightly	\$5,408.00	Unemployed	Other	Renting	244%	\$3,689.82
120	3040001418	2019-06-05	2020-04-07	TCL TCL 55" UHD 4K Smart Tv	\$695.00	24	52	\$74.00	Fortnightly	\$3,848.00	Unemployed	Other	Renting	276%	\$2,762.42
121	6010001993	2019-05-23	2020-01-10	TCL TCL 65 inch 4K smart TV	\$897.88	24	52	\$93.00	Fortnightly	\$4,836.00	Unemployed	Disability	Renting	269%	\$3,433.53
122	6140000254	2019-05-15	2021-07-16	HP HP 14 inch Notebook 14s-dk0019AU	\$615.57	24	52	\$62.00	Fortnightly	\$3,224.00	Unemployed	Other	Renting	261%	\$2,262.49
123	3190003604	2019-06-06	2021-06-01	Simpson Washing machine top load 10kg	\$795.00	24	52	\$84.00	Fortnightly	\$4,368.00	Unemployed	Other	Other	274%	\$3,126.22
124	6140000266	2019-05-30	2020-06-05	- Sleep Sensation Queen Mattress 3 zone	\$650.00	24	52	\$65.00	Fortnightly	\$3,380.00	Unemployed	Other	Renting	259%	\$2,364.71
125	6020001878	2019-06-13	2021-03-23	Chiq Chiq 400 Litre Frost Free Fridge	\$650.00	24	52	\$65.00	Fortnightly	\$3,380.00	Unemployed	Other	Renting	259%	\$2,364.71
126	3190003636	2019-06-28	2021-03-29	LG LG Front Load Washing Machine	\$650.00	24	52	\$65.00	Fortnightly	\$3,380.00	Unemployed	Disability	Other	259%	\$2,364.71
127	6020001805	2019-04-23	2020-11-30	Sony Sony PS4 Pro 1TB including GTA 5 and extra controller	\$695.95	24	52	\$69.00	Fortnightly	\$3,588.00	Unemployed	Disability	Renting	257%	\$2,500.94
128	3180002093	2019-04-09	2020-04-27	Oppo Oppo Find X	\$1,099.00	24	52	\$104.00	Fortnightly	\$5,408.00	Unemployed	Disability	Renting	245%	\$3,691.38
129	6010001967	2019-04-24	2021-04-14	Hisense 55 inch Smart TV ; Sony	\$1,064.39	24	52	\$101.00	Fortnightly	\$5,252.00	Unemployed	Disability	Renting	245%	\$3,589.44

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				PlayStation bundle											
130	6030002010	2019-05-17	2021-07-06	Sony and blaupunkt Sony PS4 Pro 1TB Plus games and headphones 40 inch blaupunkt TV	\$857.00	24	52	\$83.00	Fortnightly	\$4,316.00	Unemployed	Other	Renting	251%	\$2,977.38
131	3260001707	2019-06-04	2021-09-27	Blaupunkt Blaupunkt 40" TV	\$295.00	18	39	\$38.00	Fortnightly	\$1,482.00	Unemployed	Disability	Renting	333%	\$1,066.02
132	3260001701	2019-05-24	2021-06-02	TCL TCL 65" UHD Smart Tv	\$1,136.00	24	52	\$112.00	Fortnightly	\$5,824.00	Unemployed	Other	Renting	255%	\$4,049.59
133	3060001660	2019-05-16	2020-02-28	Samsung Samsung French Door Fridge	\$1,299.00	24	52	\$130.00	Fortnightly	\$6,760.00	Unemployed	Other	Renting	259%	\$4,730.98
134	6100000453	2019-05-07	2021-03-24	Hisense Hisense 55 inch	\$594.46	24	52	\$65.00	Fortnightly	\$3,380.00	Unemployed	Disability	Renting	284%	\$2,451.46
135	6010001997	2019-05-24	2021-05-19	Hisense Hisesne 55 inch smart	\$672.36	24	52	\$67.00	Fortnightly	\$3,484.00	Unemployed	Disability	Renting	258%	\$2,433.78
136	6020001825	2019-05-14	2020-10-26	Samsung Samsung S9 64gb purple	\$799.00	24	52	\$78.00	Fortnightly	\$4,056.00	Unemployed	Other	Other	253%	\$2,807.97
137	6040001316	2019-05-14	2020-03-02	Samsung Samsung s9 Gold	\$799.00	24	52	\$78.00	Fortnightly	\$4,056.00	Unemployed	Other	Renting	253%	\$2,807.97
138	3190003591	2019-05-28	2019-12-09	Lenovo Ideapad Lenovo 14 inch	\$799.00	24	52	\$78.00	Fortnightly	\$4,056.00	Unemployed	Other	Other	253%	\$2,807.97
139	6020001800	2019-04-17	2021-05-05	Primo Primo Leather Corner Lounge	\$1,098.00	24	52	\$104.00	Fortnightly	\$5,408.00	Employed Part-Time	None	Renting	245%	\$3,692.94
140	6030002012	2019-05-20	2021-08-16	Haier Haier Front Loader 8.5KG	\$557.00	24	52	\$57.00	Fortnightly	\$2,964.00	Unemployed	Other	Renting	265%	\$2,093.97

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141	6020001781	2019-04-02	2021-09-13	Sony Xbox one x with games	\$649.00	24	52	\$65.00	Fortnightly	\$3,380.00	Unemployed	Disability	Renting	259%	\$2,366.27
142	6020001843	2019-05-24	2021-09-13	Apple iPhone 7 Rose Gold 32gb	\$649.00	24	52	\$65.00	Fortnightly	\$3,380.00	Unemployed	Other	Renting	259%	\$2,366.27
143	6020001846	2019-05-24	2020-05-18	Apple iPhone 7 32 gb Black	\$649.00	24	52	\$65.00	Fortnightly	\$3,380.00	Unemployed	Other	Renting	259%	\$2,366.27
144	6010002011	2019-06-05	2021-01-12	Oppo Oppo AX5S 64gb with headphones	\$313.95	18	39	\$40.00	Fortnightly	\$1,560.00	Unemployed	Other	Other	329%	\$1,117.30
145	3180002125	2019-05-22	2021-06-02	Fisher & Paykel Fisher & Paykel 7kg Vented Sensor Dryer	\$672.00	24	52	\$67.00	Fortnightly	\$3,484.00	Employed Full-Time	Other	Other	258%	\$2,434.35
146	3010002522	2019-05-23	2021-05-18	Fisher & Paykel Fisher & Paykel 7kg Vented Sensor Dryer	\$672.00	24	52	\$67.00	Fortnightly	\$3,484.00	Employed Full-Time	Other	Renting	258%	\$2,434.35
147	3030001680	2019-06-18	2020-12-23	Hitachi Hitachi 32" HD TV with Built in DVD	\$299.00	18	39	\$38.00	Fortnightly	\$1,482.00	Unemployed	Disability	Renting	328%	\$1,060.38
148	6030002026	2019-06-05	2021-07-26	Pioneer Stadium powered speaker with pioneer DJ control	\$672.00	24	52	\$67.00	Fortnightly	\$3,484.00	Unemployed	Disability	Renting	258%	\$2,434.35
149	6160000720	2019-05-28	2020-08-11	TCL TCL Smart tv	\$695.00	24	52	\$69.00	Fortnightly	\$3,588.00	Unemployed	Disability	Renting	257%	\$2,502.42
150	6020001879	2019-06-13	2021-07-02	TCL TCL 55 4K UHD Smart LED LCD	\$695.00	24	52	\$69.00	Fortnightly	\$3,588.00	Unemployed	Other	Other	257%	\$2,502.42
151	6050001106	2019-04-18	2021-08-03	Sony Sony PS4 Pro 1tb Bundle with extra controller	\$648.95	24	52	\$65.00	Fortnightly	\$3,380.00	Employed Full-Time	Other	Renting	259%	\$2,366.35
152	6020001834	2019-05-20	2021-02-04	Winx Cabin bunk beds and 2 Winx single mattress	\$833.00	24	52	\$81.00	Fortnightly	\$4,212.00	Unemployed	Other	Renting	252%	\$2,910.87

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153	3190003587	2019-05-24	2021-05-18	Amart Queen dream elegance and Double Bliss Mattress	\$1,086.00	24	52	\$103.00	Fortnightly	\$5,356.00	Unemployed	Other	Other	245%	\$3,659.68
154	6040001293	2019-04-11	2021-04-23	Apple Apple iPhone XR Black with case	\$1,247.00	24	52	\$117.00	Fortnightly	\$6,084.00	Employed Casual	Other	Renting	242%	\$4,136.20
155	6010002006	2019-06-03	2021-05-19	Fantastic Jordan Bunk x 2 and Mattress	\$1,234.00	24	52	\$125.00	Fortnightly	\$6,500.00	Unemployed	Disability	Renting	262%	\$4,572.51
156	3260001695	2019-05-08	2021-08-02	Samsung Samsung 45L Microwave	\$499.00	24	52	\$52.00	Fortnightly	\$2,704.00	Unemployed	Other	Renting	270%	\$1,924.57
157	6140000259	2019-05-15	2020-01-14	Samsung Samsung Tab a 10.1 inch 128gb Black WITH sd CARD 128GB	\$499.00	24	52	\$52.00	Fortnightly	\$2,704.00	Unemployed	Other	Renting	270%	\$1,924.57
158	6140000292	2019-06-27	2021-07-19	Oppo Oppo R17 128gb Ambient Blue	\$499.00	24	52	\$52.00	Fortnightly	\$2,704.00	Unemployed	Disability	Renting	270%	\$1,924.57
159	6050001105	2019-04-17	2020-01-29	Apple iPhone 8 Plus 64gb Gold	\$1,108.14	24	52	\$105.00	Fortnightly	\$5,460.00	Employed Full-Time	None	Renting	245%	\$3,729.10
160	6020001855	2019-05-30	2021-05-18	TCL TCL 65" Smart Tv	\$803.00	24	52	\$85.00	Fortnightly	\$4,420.00	Unemployed	Disability	Other	275%	\$3,165.73
161	3060001661	2019-05-16	2021-08-18	Amart Bardot Queen Bed + Dream Elegance 4500 Mattress	\$786.00	24	52	\$77.00	Fortnightly	\$4,004.00	Unemployed	Disability	Renting	254%	\$2,776.28
162	6020001785	2019-04-03	2021-01-01	Samsung Samsung s10 128gn Black	\$1,349.00	24	52	\$126.00	Fortnightly	\$6,552.00	Unemployed	Disability	Other	241%	\$4,444.88
163	6010001984	2019-05-17	2021-09-28	Apple Apple iPad 6th gen space grey with case	\$510.00	24	52	\$53.00	Fortnightly	\$2,756.00	Unemployed	Other	Other	269%	\$1,959.39
164	3010002504	2019-05-01	2021-04-26	Orthokenetics Orthokentics	\$1,119.00	24	52	\$106.00	Fortnightly	\$5,512.00	Unemployed	Disability	Renting	245%	\$3,764.14

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				Classic plush queen mattress											
165	6160000714	2019-05-24	2021-07-07	Apple iPhone 8 Plus Red 256gb	\$1,199.00	24	52	\$113.00	Fortnightly	\$5,876.00	Unemployed	Other	Renting	244%	\$4,003.18
166	6030002023	2019-05-29	2021-05-28	Hisense Hisense 55" Smart TV	\$693.55	24	52	\$69.00	Fortnightly	\$3,588.00	Unemployed	Other	Renting	258%	\$2,504.69
167	3060001629	2019-04-05	2021-09-07	Fantastic Capri Queen Plush ; Fantastic Chirorest Medium	\$1,098.00	24	52	\$109.00	Fortnightly	\$5,668.00	Employed Full-Time	Other	Renting	257%	\$3,952.94
168	6020001793	2019-04-11	2021-03-31	Sony PS4 1 TB with 6x Games	\$659.00	24	52	\$66.00	Fortnightly	\$3,432.00	Unemployed	Disability	Other	259%	\$2,402.65
169	6020001822	2019-05-08	2021-06-16	Samsung samsung note9 128gb black	\$1,394.00	24	52	\$130.00	Fortnightly	\$6,760.00	Unemployed	Disability	Renting	241%	\$4,582.59
170	3040001427	2019-06-27	2021-09-28	TCL TCL 65" 4K UHD Smart LED TV	\$845.00	24	52	\$87.00	Fortnightly	\$4,524.00	Unemployed	Other	Renting	267%	\$3,204.12
171	3320001547	2019-05-27	2020-01-03	LG LG 8.5 Kg TL Washing Machine	\$716.00	24	52	\$71.00	Fortnightly	\$3,692.00	Unemployed	Other	Renting	257%	\$2,573.62
172	6100000464	2019-05-21	2020-07-24	Microsoft Xbox 1X and extra controller	\$738.95	24	52	\$73.00	Fortnightly	\$3,796.00	Unemployed	Other	Renting	256%	\$2,641.77
173	3190003533	2019-04-03	2021-03-31	Fantastic Furniture Hayden bedroom package	\$670.00	24	52	\$67.00	Fortnightly	\$3,484.00	Employed Full-Time	Other	Renting	259%	\$2,437.47
174	6010001983	2019-05-17	2021-08-21	AFE Nixon Queen Bed Package	\$888.00	24	52	\$86.00	Fortnightly	\$4,472.00	Employed Part-Time	None	Renting	251%	\$3,084.96
175	6020001828	2019-05-15	2021-07-22	Brother Brother MFC-L3745CDW57	\$555.00	24	52	\$57.00	Fortnightly	\$2,964.00	Unemployed	Disability	Other	266%	\$2,097.10

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176	3010002491	2019-04-03	2021-03-23	Hewlett-Packard HP Pavillion 15.6 Laptop	\$899.00	24	52	\$87.00	Fortnightly	\$4,524.00	Unemployed	Disability	Other	250%	\$3,119.78
177	3010002528	2019-05-29	2021-06-10	Samsung Samsung S9+ Black 64gb	\$899.00	24	52	\$87.00	Fortnightly	\$4,524.00	Unemployed	Disability	Renting	250%	\$3,119.78
178	3070002880	2019-04-01	2020-10-01	Hisense Hisense 350L Top Mount Refrigerator	\$548.00	18	39	\$69.00	Fortnightly	\$2,691.00	Unemployed	Disability	Renting	325%	\$1,918.27
179	3030001634	2019-04-08	2020-10-02	Hisense Hisense 350L Fridge	\$548.00	18	39	\$69.00	Fortnightly	\$2,691.00	Employed Casual	Other	Renting	325%	\$1,918.27
180	3060001679	2019-06-12	2020-12-16	Hisense Hisense 350L Fridge	\$548.00	18	39	\$69.00	Fortnightly	\$2,691.00	Employed Full-Time	None	Renting	325%	\$1,918.27
181	6160000703	2019-05-02	2021-02-23	Adelaide Furniture Primo Corner Lounge	\$1,094.00	24	52	\$104.00	Fortnightly	\$5,408.00	Unemployed	Other	Other	246%	\$3,699.19
182	6020001835	2019-05-21	2021-04-28	Fitzroy Fitzroy 3 seater lounge and 2 recliners raisin	\$1,094.00	24	52	\$104.00	Fortnightly	\$5,408.00	Unemployed	Other	Renting	246%	\$3,699.19
183	6160000724	2019-05-31	2021-07-29	AFE 3 seater lounge and 2 recliner	\$1,094.00	24	52	\$104.00	Fortnightly	\$5,408.00	Employed Full-Time	None	Renting	246%	\$3,699.19
184	6040001341	2019-06-14	2021-08-30	AFE Black 2 seater ; Blaupunkt 50 Inch Smart TV and Coffee Machine	\$1,094.00	24	52	\$104.00	Fortnightly	\$5,408.00	Unemployed	Disability	Renting	246%	\$3,699.19
185	6050001142	2019-06-14	2020-12-11	Samsung Samsung Galaxy A30 32gb Black	\$335.00	18	39	\$42.00	Fortnightly	\$1,638.00	Unemployed	Other	Renting	324%	\$1,165.62
186	6140000287	2019-06-27	2020-02-10	Teco Teco 3.9kw reverse cycle window a/c	\$784.00	24	52	\$77.00	Fortnightly	\$4,004.00	Unemployed	Disability	Renting	254%	\$2,779.40
187	3270000910	2019-06-06	2020-08-14	Haier Haier 8kg washing machine top loader	\$599.00	18	39	\$75.00	Fortnightly	\$2,925.00	Employed Full-Time	Other	Other	323%	\$2,080.36

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188	3190003546	2019-04-12	2021-04-13	Regal Sleep Solution Spinal Care Firm Mattress, Bed Base and Mattress Protector	\$1,180.00	24	52	\$122.00	Fortnightly	\$6,344.00	Unemployed	Other	Renting	268%	\$4,500.86
189	6100000448	2019-04-26	2021-05-07	Sony PlayStation 4 bundle and 3 games and extra controller	\$588.95	24	52	\$60.00	Fortnightly	\$3,120.00	Unemployed	Other	Renting	264%	\$2,200.07
190	6010001969	2019-04-26	2021-09-15	Sony PlayStation 4 1tb bundle	\$646.00	24	52	\$65.00	Fortnightly	\$3,380.00	Unemployed	Disability	Renting	261%	\$2,370.96
191	6140000274	2019-05-30	2020-06-30	Hisense Hisense 55 inch series 6 smart tv	\$795.00	24	52	\$78.00	Fortnightly	\$4,056.00	Employed Part-Time	None	Renting	254%	\$2,814.22
192	3320001560	2019-06-19	2021-06-17	Hisense Hisense 58 inch Smart TV	\$795.00	24	52	\$78.00	Fortnightly	\$4,056.00	Unemployed	Disability	Renting	254%	\$2,814.22
193	6010002025	2019-06-20	2020-05-04	Philips Philips 58inch HD smart tv	\$795.00	24	52	\$78.00	Fortnightly	\$4,056.00	Employed Full-Time	None	Renting	254%	\$2,814.22
194	6020001886	2019-06-20	2021-06-18	Samsung Samsung Galaxy S10 128GB Green	\$1,047.00	24	52	\$100.00	Fortnightly	\$5,200.00	Unemployed	Other	Renting	247%	\$3,564.60
195	3270000897	2019-05-01	2020-03-31	Hisense Hisense 534L Top Mount Refrigerator	\$920.88	24	52	\$89.00	Fortnightly	\$4,628.00	Employed Full-Time	None	Other	250%	\$3,189.60
196	3070002884	2019-04-04	2020-09-18	Simpson Dishlex 60cm Freestanding Dishwasher	\$498.00	18	39	\$62.00	Fortnightly	\$2,418.00	Unemployed	Other	Other	321%	\$1,715.78
197	3070002917	2019-05-22	2021-06-17	Hisense Hisense 65" UHD 4K Smart TV	\$1,095.00	24	52	\$109.00	Fortnightly	\$5,668.00	Employed Part-Time	Disability	Renting	258%	\$3,957.63
198	6010002017	2019-06-07	2021-09-02	Blaupunkt Blaupunkt 50inch HD smart tv ; Nintendo Nintendo Switch bundle	\$955.00	24	52	\$92.00	Fortnightly	\$4,784.00	Unemployed	Disability	Renting	249%	\$3,292.30

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199	3040001401	2019-05-16	2021-01-07	Fantastic Furniture Jordan Triple Bunk Bed and Dana Medium Double Mattress	\$958.00	24	52	\$101.00	Fortnightly	\$5,252.00	Unemployed	Disability	Renting	274%	\$3,755.62
200	6020001897	2019-06-26	2021-01-04	Samsung Samsung Galaxy S10E Black 128GB	\$989.21	24	52	\$95.00	Fortnightly	\$4,940.00	Employed Part-Time	None	Other	248%	\$3,394.87
201	6030001979	2019-04-02	2021-03-03	Teac Teac 32" TV with built in DVD player	\$348.00	18	39	\$43.00	Fortnightly	\$1,677.00	Unemployed	Disability	Renting	319%	\$1,186.29
202	6160000705	2019-05-07	2020-10-27	Hisense Hisense 32inch smart HD tv with antenna cable	\$364.95	18	39	\$45.00	Fortnightly	\$1,755.00	Unemployed	Disability	Renting	318%	\$1,240.39
203	3070002945	2019-06-21	2021-01-04	Samsung Samsung Galaxy Tab A10 32gb Black	\$349.00	18	39	\$43.00	Fortnightly	\$1,677.00	Unemployed	Other	Renting	318%	\$1,184.88
204	6100000478	2019-06-21	2021-04-20	Ryobi Ryobi whipper snipper 52cc	\$349.00	18	39	\$43.00	Fortnightly	\$1,677.00	Unemployed	Other	Other	318%	\$1,184.88
205	6020001887	2019-06-20	2021-07-05	TCL TCL 55 inch Smart TV	\$595.00	24	52	\$64.00	Fortnightly	\$3,328.00	Unemployed	Disability	Renting	279%	\$2,398.62
206	3060001687	2019-06-25	2020-02-17	Fantastic Furniture Ashford Double Bed, tallboy and mattress	\$899.00	24	52	\$95.00	Fortnightly	\$4,940.00	Employed Full-Time	None	Renting	274%	\$3,535.78
207	3060001649	2019-05-02	2021-04-29	Samsung Samsung 400L Fridge	\$798.00	24	52	\$92.00	Fortnightly	\$4,784.00	Unemployed	Disability	Renting	300%	\$3,537.54
208	3030001644	2019-04-23	2020-12-24	Oppo Oppo AX7 Blue	\$357.93	18	39	\$44.00	Fortnightly	\$1,716.00	Unemployed	Other	Other	317%	\$1,211.29
209	6100000461	2019-05-16	2021-05-05	Hisense Hisense 55inch p6 tv	\$695.00	24	52	\$71.00	Fortnightly	\$3,692.00	Employed Full-Time	None	Renting	265%	\$2,606.42

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210	3180002094	2019-04-12	2021-04-01	Oppo Oppo AX7	\$399.00	18	39	\$49.00	Fortnightly	\$1,911.00	Unemployed	Other	Renting	317%	\$1,348.37
211	3070002952	2019-06-28	2021-01-06	LG LG 8.5 Kg Top Load Washer	\$595.00	18	39	\$73.00	Fortnightly	\$2,847.00	Unemployed	Other	Renting	316%	\$2,008.00
212	6100000469	2019-05-30	2021-05-25	Hisense Hose 55 inch tv	\$695.00	24	52	\$71.00	Fortnightly	\$3,692.00	Unemployed	Other	Renting	265%	\$2,606.42
213	6140000291	2019-06-27	2020-02-24	Blaupunkt Blaupunkt 50 inch UHD tv	\$359.09	18	39	\$44.00	Fortnightly	\$1,716.00	Unemployed	Other	Other	316%	\$1,209.65
214	3040001403	2019-05-22	2020-12-01	Bestway Bestway Layz Spa Saint Tropez	\$499.00	18	39	\$61.00	Fortnightly	\$2,379.00	Unemployed	Disability	Renting	315%	\$1,675.37
215	3190003552	2019-04-23	2021-04-21	Samsung Washing machine top load 10KG samsung	\$888.00	24	52	\$91.00	Fortnightly	\$4,732.00	Unemployed	Other	Renting	266%	\$3,344.96
216	3070002920	2019-05-24	2021-07-06	Samsung Samsung 7.5kg Front Load Washer	\$614.00	18	39	\$75.00	Fortnightly	\$2,925.00	Employed Full-Time	Other	Renting	315%	\$2,059.21
217	6010001974	2019-05-02	2021-04-19	Oppo Oppo AX7 blue 64gb	\$369.00	18	39	\$45.00	Fortnightly	\$1,755.00	Unemployed	Other	Renting	314%	\$1,234.68
218	3030001664	2019-05-21	2020-11-12	Oppo Oppo AX7 Blue	\$369.00	18	39	\$45.00	Fortnightly	\$1,755.00	Unemployed	Disability	Renting	314%	\$1,234.68
219	6020001895	2019-06-24	2021-06-07	Samsung Samsung Galaxy A30	\$379.00	18	39	\$46.00	Fortnightly	\$1,794.00	Employed Full-Time	None	Renting	313%	\$1,259.58
220	3070002896	2019-04-26	2020-07-24	Microsoft Xbox One S 1TB	\$388.00	18	39	\$47.00	Fortnightly	\$1,833.00	Employed Part-Time	Disability	Other	312%	\$1,285.89
221	3070002951	2019-06-28	2021-03-09	TCL TCL 55" 4K UHD Smart LED TV	\$595.00	18	39	\$72.00	Fortnightly	\$2,808.00	Unemployed	Other	Renting	312%	\$1,969.00

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222	6050001144	2019-06-18	2020-12-11	Hewlett-Packard HP 14inch dual core laptop	\$363.85	18	39	\$44.00	Fortnightly	\$1,716.00	Unemployed	Disability	Renting	312%	\$1,202.94
223	6020001813	2019-04-29	2020-10-29	Mini jogger Baby jogger city mini single pram	\$389.00	18	39	\$47.00	Fortnightly	\$1,833.00	Unemployed	Other	Renting	311%	\$1,284.48
224	6020001794	2019-04-11	2020-09-30	Hisense Hisense 39 inch Smart TV	\$390.04	18	39	\$47.00	Fortnightly	\$1,833.00	Unemployed	Disability	Other	310%	\$1,283.01
225	6050001141	2019-06-14	2021-02-08	Sony Sony Ps4 including 5 Games	\$399.00	18	39	\$48.00	Fortnightly	\$1,872.00	Unemployed	Other	Other	310%	\$1,309.37
226	3320001567	2019-06-28	2020-09-16	Phillips Phillips 40 inch FHD LED TV	\$399.00	18	39	\$48.00	Fortnightly	\$1,872.00	Employed Casual	Other	Renting	310%	\$1,309.37
227	6010001950	2019-04-05	2020-09-25	samsung Samsung 8inch tablet	\$390.70	18	39	\$47.00	Fortnightly	\$1,833.00	Unemployed	Other	Renting	310%	\$1,282.08
228	3030001686	2019-06-26	2020-05-12	Acer Acer Aspire 15.6" Laptop	\$399.20	18	39	\$48.00	Fortnightly	\$1,872.00	Unemployed	Other	Other	310%	\$1,309.09
229	3070002887	2019-04-18	2019-11-25	Soniq Soniq 65" TV	\$599.00	18	39	\$72.00	Fortnightly	\$2,808.00	Employed Casual	None	Renting	310%	\$1,963.36
230	3060001643	2019-04-25	2020-12-03	Soniq Soniq 65" TV	\$599.00	18	39	\$72.00	Fortnightly	\$2,808.00	Unemployed	Other	Mortgage	310%	\$1,963.36
231	6160000738	2019-06-27	2020-06-19	Teco Teco 9.5 Kilo top Loader	\$794.00	24	52	\$78.00	Fortnightly	\$4,056.00	Unemployed	Other	Renting	254%	\$2,815.78
232	6020001862	2019-06-04	2020-04-20	Lenovo Lenovo Ideapad 130-14IGM 14 Laptop	\$399.71	18	39	\$48.00	Fortnightly	\$1,872.00	Unemployed	Other	Renting	309%	\$1,308.37
233	6160000740	2019-06-27	2020-10-09	Blaupunkt 40inch Blaupunkt tv and antenna	\$374.95	18	39	\$45.00	Fortnightly	\$1,755.00	Unemployed	Disability	Renting	309%	\$1,226.29

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234	6140000262	2019-05-22	2021-01-12	- Heller 7kg clothes dryer	\$375.00	18	39	\$45.00	Fortnightly	\$1,755.00	Employed Full-Time	None	Renting	309%	\$1,226.22
235	6020001894	2019-06-24	2021-06-07	Masport Masport 2 in 1 Cut and Much Mower	\$461.98	24	52	\$49.00	Fortnightly	\$2,548.00	Employed Full-Time	None	Renting	275%	\$1,826.39
236	3260001712	2019-06-13	2020-05-19	Electrolux Electrolux 8.5kg Front Load Washer	\$695.00	18	39	\$83.00	Fortnightly	\$3,237.00	Unemployed	Disability	Renting	308%	\$2,256.99
237	6050001149	2019-06-21	2020-11-12	Sony Sony Playstation 4 Bundle	\$419.00	18	39	\$50.00	Fortnightly	\$1,950.00	Unemployed	Other	Other	307%	\$1,359.17
238	6010002002	2019-05-29	2021-06-11	Teac Teac 40inch tv with built in DVD player	\$395.00	18	39	\$47.00	Fortnightly	\$1,833.00	Unemployed	Other	Renting	306%	\$1,276.02
239	6020001872	2019-06-07	2020-07-02	Hisense Hisense 39 inch P4 Smart Tv	\$395.00	18	39	\$47.00	Fortnightly	\$1,833.00	Unemployed	Other	Renting	306%	\$1,276.02
240	3260001682	2019-04-09	2021-08-12	Swann Swann1080p Full HD 1TB HDD with 4 x Thermal Sensing Cameras Home Security Kit	\$429.00	18	39	\$51.00	Fortnightly	\$1,989.00	Unemployed	Other	Renting	306%	\$1,384.07
241	3070002941	2019-06-18	2020-12-23	Sony Corporation PlayStation 4 1TB Bundle	\$439.00	18	39	\$52.00	Fortnightly	\$2,028.00	Unemployed	Disability	Renting	305%	\$1,408.97
242	6010002029	2019-06-25	2020-08-31	Acer Acer Aspire Laptop 15.6 inch 500gb	\$439.00	18	39	\$52.00	Fortnightly	\$2,028.00	Unemployed	Other	Renting	305%	\$1,408.97
243	6030001981	2019-04-04	2019-12-09	Lenovo Lenovo ideapad with Microsoft office, antivirus and a portable disc drive	\$1,000.00	24	52	\$96.00	Fortnightly	\$4,992.00	Unemployed	Disability	Renting	248%	\$3,430.02
244	3260001705	2019-05-30	2021-01-14	Hewlett-Packard HP 14" Laptop	\$449.00	18	39	\$53.00	Fortnightly	\$2,067.00	Unemployed	Other	Renting	304%	\$1,433.87

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245	6160000723	2019-05-29	2020-11-24	Oppo Oppo R17 Neon Purple ; Samsung Samsung Galaxy Tab A Wifi 10.1 inch	\$848.00	18	39	\$100.00	Fortnightly	\$3,900.00	Unemployed	Other	Renting	303%	\$2,704.25
246	3010002500	2019-04-12	2020-07-21	Fantastic Furniture Havan Living Package	\$2,139.00	36	78	\$126.00	Fortnightly	\$9,828.00	Unemployed	Other	Renting	152%	\$5,782.57
247	6050001126	2019-05-22	2020-11-17	microsoft MICROSOFT xbox 1s 1tb white plus games	\$399.00	18	39	\$47.00	Fortnightly	\$1,833.00	Unemployed	Other	Renting	303%	\$1,270.37
248	6010001962	2019-04-17	2021-05-21	Dixon Dixon 3 seating chase and Dixon 2 seater lounge	\$1,000.00	24	52	\$96.00	Fortnightly	\$4,992.00	Unemployed	Other	Renting	248%	\$3,430.02
249	6020001877	2019-06-13	2020-12-21	Euromaid Euromaid 8Kg Front Loader washing Machine	\$450.00	18	39	\$53.00	Fortnightly	\$2,067.00	Unemployed	Other	Renting	303%	\$1,432.46
250	3030001658	2019-05-14	2021-01-20	LG LG 7.5KG Washer	\$731.00	18	39	\$86.00	Fortnightly	\$3,354.00	Employed Full-Time	None	Renting	303%	\$2,323.23
251	3190003539	2019-04-05	2020-02-18	Lenovo Lenovo Ideapad 10 in 2 in 1 Laptop	\$349.00	18	39	\$41.00	Fortnightly	\$1,599.00	Unemployed	Disability	Other	302%	\$1,106.88
252	3320001557	2019-06-17	2020-12-15	HP HP 14 inch Laptop	\$446.00	18	39	\$52.00	Fortnightly	\$2,028.00	Unemployed	Disability	Renting	300%	\$1,399.10
253	3040001406	2019-05-24	2020-11-19	TCL TCL 55" 4K UHD Smart LED TV	\$695.00	18	39	\$81.00	Fortnightly	\$3,159.00	Unemployed	Other	Renting	300%	\$2,178.99
254	6030001992	2019-04-23	2020-03-30	Primo Primo Modular lounge suite charcoal	\$1,000.00	24	52	\$96.00	Fortnightly	\$4,992.00	Unemployed	Other	Renting	248%	\$3,430.02
255	3070002914	2019-05-15	2020-11-24	LG LG 515lt Top Mount Refrigerator	\$850.00	18	39	\$99.00	Fortnightly	\$3,861.00	Employed Casual	Disability	Other	299%	\$2,662.43

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256	6140000267	2019-05-30	2020-06-05	Hisense Hisense 49 Inch smart Tv	\$429.64	18	39	\$50.00	Fortnightly	\$1,950.00	Unemployed	Other	Renting	299%	\$1,344.17
257	6050001132	2019-05-31	2020-12-07	Blaupunkt Blaupunkt 40 inch tv and a LG sound bar	\$464.35	18	39	\$54.00	Fortnightly	\$2,106.00	Unemployed	Other	Renting	299%	\$1,451.23
258	6020001849	2019-05-27	2020-08-25	Teco Teco 7kg Vented Dryer	\$456.00	18	39	\$53.00	Fortnightly	\$2,067.00	Unemployed	Disability	Renting	299%	\$1,424.00
259	6040001289	2019-04-08	2020-12-21	Teco Teco 239L Fridge	\$448.00	18	39	\$52.00	Fortnightly	\$2,028.00	Unemployed	Other	Other	298%	\$1,396.28
260	6020001857	2019-05-31	2021-09-23	Euromaid Euromaid 6kg clothes dryer	\$448.00	18	39	\$52.00	Fortnightly	\$2,028.00	Unemployed	Disability	Renting	298%	\$1,396.28
261	6030001991	2019-04-18	2021-04-15	Apple Ipad 32gb 9.7 Inch Grey	\$448.21	18	39	\$52.00	Fortnightly	\$2,028.00	Unemployed	Other	Renting	298%	\$1,395.98
262	6040001340	2019-06-13	2021-04-26	Samsung Samsung LTE Tablet	\$449.00	18	39	\$52.00	Fortnightly	\$2,028.00	Unemployed	Disability	Other	298%	\$1,394.87
263	3040001407	2019-05-24	2020-11-17	Havana Havana Double Bed Suite	\$848.00	18	39	\$98.00	Fortnightly	\$3,822.00	Employed Casual	Other	Other	297%	\$2,626.25
264	6050001101	2019-04-18	2020-10-09	Samsung Samsung A8 32gb Grey	\$486.04	18	39	\$56.00	Fortnightly	\$2,184.00	Unemployed	Other	Renting	296%	\$1,498.64
265	6020001824	2019-05-13	2020-03-09	Samsung Samsung Galaxy A8 Black	\$486.04	18	39	\$56.00	Fortnightly	\$2,184.00	Unemployed	Other	Renting	296%	\$1,498.64
266	6160000718	2019-05-27	2020-04-06	Hewlett Packard Hp 14 inch laptop and office	\$494.95	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Renting	296%	\$1,525.08
267	3060001635	2019-04-15	2020-09-21	Sony PS4 Bundle	\$495.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Renting	296%	\$1,525.01

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268	3040001412	2019-05-28	2020-11-25	Hisense Hisense 49" Smart TV	\$495.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Renting	296%	\$1,525.01
269	6100000445	2019-04-23	2020-10-15	Apple iPad 6th gen silver	\$469.00	18	39	\$54.00	Fortnightly	\$2,106.00	Unemployed	Other	Renting	296%	\$1,444.67
270	3040001396	2019-05-08	2020-11-26	Nintendo Nintendo Switch Bundle	\$469.00	18	39	\$54.00	Fortnightly	\$2,106.00	Unemployed	Other	Renting	296%	\$1,444.67
271	3190003572	2019-05-13	2020-11-11	Apple Ipad 32gb silver 6th gen	\$469.00	18	39	\$54.00	Fortnightly	\$2,106.00	Unemployed	Other	Renting	296%	\$1,444.67
272	6140000260	2019-05-22	2020-11-12	HP HP 14inch laptop	\$469.00	18	39	\$54.00	Fortnightly	\$2,106.00	Unemployed	Disability	Renting	296%	\$1,444.67
273	6020001844	2019-05-24	2020-05-18	Apple Apple iPad 32gb 6th Gen Black	\$469.00	18	39	\$54.00	Fortnightly	\$2,106.00	Unemployed	Other	Renting	296%	\$1,444.67
274	6020001888	2019-06-21	2021-01-04	Samsung Samsung Galaxy 10.1 Inch Tablet	\$469.00	18	39	\$54.00	Fortnightly	\$2,106.00	Unemployed	Other	Other	296%	\$1,444.67
275	3320001562	2019-06-20	2020-12-17	LG LG 8.5 Kg TL Washing Machine	\$643.00	18	39	\$74.00	Fortnightly	\$2,886.00	Unemployed	Other	Renting	296%	\$1,979.31
276	6030002030	2019-06-07	2020-11-23	Euromaid Euromaid 8kg TOL Loader Washing Machine	\$478.00	18	39	\$55.00	Fortnightly	\$2,145.00	Unemployed	Other	Renting	296%	\$1,470.98
277	6100000435	2019-04-01	2020-10-15	Pinnacle Pinnacle garden shed 3x3x2.2	\$479.00	18	39	\$55.00	Fortnightly	\$2,145.00	Unemployed	Disability	Renting	295%	\$1,469.57
278	3320001542	2019-05-17	2020-11-13	HP HP 14 inch Laptop CM0009	\$490.00	18	39	\$56.00	Fortnightly	\$2,184.00	Unemployed	Other	Mortgage	294%	\$1,493.06
279	3030001649	2019-04-26	2020-11-27	Oppo Oppo R17 Neon Purple	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Employed Part-Time	Other	Renting	293%	\$1,519.37

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280	3010002509	2019-05-07	2019-12-16	Sony PS4 Pro 1 TB Bundle (3 games)	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Renting	293%	\$1,519.37
281	3260001694	2019-05-07	2021-04-01	Oppo Oppo R17 Ambient Blue	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Other	293%	\$1,519.37
282	6040001309	2019-05-08	2021-08-31	Sony PlayStation 4 and games	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Renting	293%	\$1,519.37
283	3260001698	2019-05-15	2020-11-04	Oppo Oppo R17 Blue	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Disability	Renting	293%	\$1,519.37
284	6010001986	2019-05-21	2020-08-12	Oppo Oppo R17 purple 128gb	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Other	293%	\$1,519.37
285	6050001124	2019-05-22	2020-12-31	Samsung Samsung Galaxy 10.1inch Tablet	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Renting	293%	\$1,519.37
286	6010001994	2019-05-23	2020-05-21	Oppo Oppo R17 blue 128gb	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Disability	Renting	293%	\$1,519.37
287	6040001327	2019-05-24	2020-11-20	Oppo Oppo R17 Blue	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Other	293%	\$1,519.37
288	3010002525	2019-05-27	2020-09-22	Sony Sony PS4 1TB - Black + 5 games bundle	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Disability	Renting	293%	\$1,519.37
289	6160000717	2019-05-27	2021-01-15	Oppo Oppo R17 Blue	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Renting	293%	\$1,519.37
290	6020001853	2019-05-28	2020-12-07	Oppo Oppo R17 127GB neon purple	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Other	293%	\$1,519.37
291	6020001863	2019-06-05	2020-01-20	Oppo Oppo R17 Neon Purple	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Other	Renting	293%	\$1,519.37

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292	3320001550	2019-06-06	2020-03-27	Sony Sony PS4 1Tb Bundle	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Disability	Renting	293%	\$1,519.37
293	3010002539	2019-06-17	2020-12-14	Oppo Oppo R17 128gb purple	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Disability	Renting	293%	\$1,519.37
294	6020001892	2019-06-24	2021-01-04	Euromaideuromaid 6Kg Clothes Dryer	\$499.00	18	39	\$57.00	Fortnightly	\$2,223.00	Employed Casual	Other	Renting	293%	\$1,519.37
295	6010001976	2019-05-07	2020-12-23	AFE Teco 5Kilo front loader	\$500.00	18	39	\$57.00	Fortnightly	\$2,223.00	Employed Full-Time	Other	Renting	293%	\$1,517.96
296	3190003618	2019-06-18	2021-08-11	Nintendo Nintendo switch bundle 2 games	\$508.92	18	39	\$58.00	Fortnightly	\$2,262.00	Employed Full-Time	None	Renting	293%	\$1,544.38
297	6020001873	2019-06-11	2020-12-10	Nikon Nikon coolpix B600 Digital Camera with 16GB SD Card	\$509.00	18	39	\$58.00	Fortnightly	\$2,262.00	Unemployed	Other	Other	293%	\$1,544.27
298	3190003600	2019-06-05	2020-12-24	Sony Sony 1Tb PS4 Console Plus Red Dead Redemptions 11	\$501.00	18	39	\$57.00	Fortnightly	\$2,223.00	Unemployed	Disability	Other	292%	\$1,516.55
299	3070002925	2019-05-28	2020-11-13	Samsung Samsung 10kg Top Load Washing Machine	\$888.00	18	39	\$101.00	Fortnightly	\$3,939.00	Unemployed	Other	Mortgage	292%	\$2,686.84
300	6050001114	2019-05-10	2020-10-02	Sony Sony PS4 Pro 1tb bundle	\$519.00	18	39	\$59.00	Fortnightly	\$2,301.00	Employed Full-Time	Other	Other	292%	\$1,569.16
301	6140000256	2019-05-15	2020-01-14	Sony Sony PS4 1tb Black	\$519.00	18	39	\$59.00	Fortnightly	\$2,301.00	Unemployed	Other	Renting	292%	\$1,569.16
302	6010001953	2019-04-09	2020-08-06	Microsoft p Xbox One S 1tb bundle with extra controller	\$554.92	18	39	\$63.00	Fortnightly	\$2,457.00	Unemployed	Disability	Renting	291%	\$1,674.51

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303	6010002010	2019-06-04	2020-12-02	Nintendo Nintendo Switch bundle	\$511.00	18	39	\$58.00	Fortnightly	\$2,262.00	Unemployed	Other	Renting	291%	\$1,541.45
304	3180002111	2019-05-03	2020-10-22	Samsung Samsung A30	\$379.00	18	39	\$43.00	Fortnightly	\$1,677.00	Unemployed	Disability	Renting	291%	\$1,142.58
305	3060001681	2019-06-18	2020-11-30	Huawei Huawei Y7 Pro ; Huawei Huawei Y7 Pro	\$538.00	18	39	\$61.00	Fortnightly	\$2,379.00	Unemployed	Disability	Other	291%	\$1,620.37
306	6020001788	2019-04-04	2020-09-29	tcl TCL P6US 43 inch smart tv	\$555.69	18	39	\$63.00	Fortnightly	\$2,457.00	Employed Part-Time	None	Other	291%	\$1,673.43
307	3030001671	2019-05-29	2020-11-16	Phillips Phillips 58" Smart TV	\$795.00	18	39	\$90.00	Fortnightly	\$3,510.00	Unemployed	Other	Renting	291%	\$2,388.98
308	6160000725	2019-06-06	2021-09-03	Apple Apple iPad space grey 128gb	\$539.00	18	39	\$61.00	Fortnightly	\$2,379.00	Employed Full-Time	Other	Renting	290%	\$1,618.96
309	3180002156	2019-06-26	2020-08-24	Apple Apple iPad 128 GB wifi	\$539.00	18	39	\$61.00	Fortnightly	\$2,379.00	Employed Casual	Other	Renting	290%	\$1,618.96
310	6030001995	2019-04-30	2020-08-03	Samsung Samsung A8 32gb	\$486.04	18	39	\$55.00	Fortnightly	\$2,145.00	Unemployed	Other	Other	290%	\$1,459.64
311	6010001961	2019-04-15	2020-12-16	Nintendo Nintendo switch bundle	\$531.00	18	39	\$60.00	Fortnightly	\$2,340.00	Unemployed	Disability	Renting	290%	\$1,591.24
312	3070002915	2019-05-16	2020-10-28	Victa Victa Power Mulcher 18" Mulch or Catch Mower	\$549.00	18	39	\$62.00	Fortnightly	\$2,418.00	Unemployed	Other	Renting	290%	\$1,643.86
313	3260001699	2019-05-20	2020-11-11	Sony Sony 5.1 Speakers	\$549.00	18	39	\$62.00	Fortnightly	\$2,418.00	Employed Full-Time	None	Renting	290%	\$1,643.86
314	3010002531	2019-05-31	2020-11-27	Sony Sony PS4 Pro 1TB Black + rage 2 and 1776	\$549.00	18	39	\$62.00	Fortnightly	\$2,418.00	Unemployed	Other	Other	290%	\$1,643.86

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315	6020001871	2019-06-07	2021-03-29	Sony Ps4 pro 1tb plus 2 games	\$549.00	18	39	\$62.00	Fortnightly	\$2,418.00	Unemployed	Other	Other	290%	\$1,643.86
316	6040001335	2019-06-07	2020-03-09	Dell Dell Inspiron 15.6inch laptop	\$549.00	18	39	\$62.00	Fortnightly	\$2,418.00	Unemployed	Other	Renting	290%	\$1,643.86
317	3040001429	2019-06-28	2021-02-09	Dell Dell Inspiron 15.6" Laptop	\$549.00	18	39	\$62.00	Fortnightly	\$2,418.00	Employed Part-Time	Other	Renting	290%	\$1,643.86
318	6020001821	2019-05-07	2020-11-12	Samsung Samsung Galaxy 10.1 inch tablet plus case, SD card and stylus	\$575.79	18	39	\$65.00	Fortnightly	\$2,535.00	Employed	Disability	Renting	290%	\$1,723.09
319	3030001672	2019-05-29	2021-03-26	Hitachi Hitachi 55" Smart TV	\$665.00	18	39	\$75.00	Fortnightly	\$2,925.00	Unemployed	Other	Other	289%	\$1,987.29
320	6010002005	2019-06-03	2020-11-18	Hisense Hisense 230L fridge	\$365.00	24	52	\$47.00	Fortnightly	\$2,444.00	Unemployed	Disability	Renting	335%	\$1,873.88
321	3010002520	2019-05-22	2021-05-19	Hisense Hisense P6 4K 50" Smart Tv	\$645.00	24	52	\$65.00	Fortnightly	\$3,380.00	Unemployed	Other	Other	261%	\$2,372.52
322	3070002948	2019-06-26	2020-07-06	Samsung Samsung Galaxy Tab A 8.0 ; Samsung Samsung Galaxy A20 Mobile Phone	\$577.00	18	39	\$65.00	Fortnightly	\$2,535.00	Unemployed	Disability	Renting	289%	\$1,721.38
323	6030002029	2019-06-07	2020-11-23	Chiq Chiq 49inch Smart Tv	\$622.00	24	52	\$63.00	Fortnightly	\$3,276.00	Unemployed	Other	Renting	262%	\$2,304.45
324	3040001385	2019-04-12	2020-08-17	Hewlett-Packard HP 15.6" Laptop	\$550.80	18	39	\$62.00	Fortnightly	\$2,418.00	Unemployed	Other	Other	289%	\$1,641.32
325	6020001839	2019-05-22	2020-12-23	Teco Teco *kg top loader washing machine	\$579.00	18	39	\$65.00	Fortnightly	\$2,535.00	Unemployed	Other	Renting	288%	\$1,718.56

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326	3190003607	2019-06-11	2021-01-07	Apple iPhone 6s Plus 32gb space grey	\$588.00	18	39	\$66.00	Fortnightly	\$2,574.00	Employed Part-Time	None	Other	288%	\$1,744.87
327	3040001388	2019-04-17	2020-10-13	Apple iPad 128gb WiFi (Gold)	\$597.00	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Other	Renting	288%	\$1,771.18
328	3270000907	2019-05-29	2020-11-24	Nintendo switch plus 2 games. Payday 2, crash bandicoot	\$597.00	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Disability	Renting	288%	\$1,771.18
329	3060001652	2019-05-06	2020-09-29	Dyson Vacuum	\$499.00	18	39	\$56.00	Fortnightly	\$2,184.00	Employed Casual	Other	Renting	288%	\$1,480.37
330	6140000255	2019-05-15	2021-02-22	Oppo R17 Neon Purple 128gb	\$499.00	18	39	\$56.00	Fortnightly	\$2,184.00	Unemployed	Disability	Renting	288%	\$1,480.37
331	6030002016	2019-05-23	2020-07-03	HP 24-F0035A 23.8 ALL-IN-ONE PC	\$598.40	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Disability	Renting	287%	\$1,769.20
332	3260001702	2019-05-27	2019-11-25	Hewlett-Packard HP 23.8" All in one Desktop	\$598.40	18	39	\$67.00	Fortnightly	\$2,613.00	Employed Full-Time	Other	Other	287%	\$1,769.20
333	6010001965	2019-04-24	2020-12-22	Hewlett Packard Hp Laptop	\$589.72	18	39	\$66.00	Fortnightly	\$2,574.00	Unemployed	Disability	Renting	287%	\$1,742.44
334	6030002032	2019-06-12	2020-02-24	Blaupunkt/LG Blaupunkt 50inch Smart TV plus dvd player	\$562.95	18	39	\$63.00	Fortnightly	\$2,457.00	Unemployed	Other	Renting	287%	\$1,663.19
335	3190003538	2019-04-04	2020-05-25	Oppo R17 128gb - blue	\$599.00	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Other	Other	287%	\$1,768.36
336	6040001290	2019-04-10	2021-05-12	Oppo R17 Neon Purple 128gb	\$599.00	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Disability	Renting	287%	\$1,768.36
337	3190003545	2019-04-11	2020-09-14	Oppo R17 128 gb blue	\$599.00	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Other	Other	287%	\$1,768.36

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338	6010001960	2019-04-15	2020-04-07	oppo Oppo R17	\$599.00	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Disability	Renting	287%	\$1,768.36
339	6040001295	2019-04-15	2020-10-07	OPPO Oppo R17	\$599.00	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Other	Other	287%	\$1,768.36
340	3030001643	2019-04-23	2020-12-03	Xbox Xbox One X Bundle	\$599.00	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Other	Renting	287%	\$1,768.36
341	6030002001	2019-05-08	2020-06-01	Apple Apple iPhone 6s Plus 32gb Space Gray	\$599.00	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Other	Renting	287%	\$1,768.36
342	6040001348	2019-06-21	2021-03-30	Apple Apple iPad grey 32gb with case and RIG headset	\$573.00	18	39	\$64.00	Fortnightly	\$2,496.00	Unemployed	Other	Other	286%	\$1,688.02
343	6030001985	2019-04-09	2020-11-06	Sony Sony PS4 Pro 1TB with games	\$608.94	18	39	\$68.00	Fortnightly	\$2,652.00	Unemployed	Disability	Other	286%	\$1,793.34
344	6010002008	2019-06-04	2021-04-26	Hp HP 14inch laptop with mouse and sleeve	\$628.90	18	39	\$70.00	Fortnightly	\$2,730.00	Unemployed	Disability	Other	285%	\$1,843.20
345	3320001525	2019-04-17	2021-09-21	Soniq Soniq 55inch UHD Smart TV	\$593.01	18	39	\$66.00	Fortnightly	\$2,574.00	Unemployed	Other	Renting	285%	\$1,737.80
346	6020001808	2019-04-24	2020-11-25	Apple Apple Ipad 128gb Space Grey 6th Gen plus STM Dux	\$620.02	18	39	\$69.00	Fortnightly	\$2,691.00	Unemployed	Other	Other	285%	\$1,816.72
347	3040001384	2019-04-11	2020-04-07	Hisense Hisense 43" UHD Smart TV	\$595.00	18	39	\$66.00	Fortnightly	\$2,574.00	Unemployed	Other	Other	284%	\$1,735.00
348	6100000452	2019-05-07	2020-09-02	Fantastic Hayman double bed package	\$595.00	18	39	\$66.00	Fortnightly	\$2,574.00	Unemployed	Other	Other	284%	\$1,735.00
349	3260001715	2019-06-14	2020-08-10	Apple Apple iPad Mini 64gb Space Grey	\$595.00	18	39	\$66.00	Fortnightly	\$2,574.00	Employed Full-Time	Other	Renting	284%	\$1,735.00

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350	6020001884	2019-06-21	2020-05-25	TCL TCL 55 inch UHD tv	\$595.00	18	39	\$66.00	Fortnightly	\$2,574.00	Unemployed	Other	Renting	284%	\$1,735.00
351	3060001623	2019-04-01	2021-04-21	Sony PS4 Bundle	\$559.00	18	39	\$62.00	Fortnightly	\$2,418.00	Unemployed	Other	Renting	284%	\$1,629.76
352	3190003637	2019-06-28	2020-11-13	Samsung Samsung Tablet S5e silver	\$650.00	18	39	\$72.00	Fortnightly	\$2,808.00	Employed Part-Time	Disability	Other	284%	\$1,891.44
353	6020001876	2019-06-13	2021-05-24	Teco Teco 8kg washing machine	\$599.00	24	52	\$61.00	Fortnightly	\$3,172.00	Employed Part-Time	Other	Renting	264%	\$2,236.37
354	6010001970	2019-04-29	2020-10-15	Asus Asus 15.6 inch Laptop	\$598.00	18	39	\$66.00	Fortnightly	\$2,574.00	Unemployed	Disability	Renting	283%	\$1,730.77
355	6100000468	2019-05-28	2020-12-15	Samsung Samsung Note 8	\$699.00	18	39	\$77.00	Fortnightly	\$3,003.00	Unemployed	Other	Renting	282%	\$2,017.35
356	3070002930	2019-06-04	2021-01-28	Hisense Hisense 49" Full HD Smart Tv ; Hisense Hisense 49" Full HD Smart Tv	\$990.00	18	39	\$109.00	Fortnightly	\$4,251.00	Employed Part-Time	Other	Renting	282%	\$2,855.01
357	3260001719	2019-06-24	2021-08-05	Nintendo Nintendo Switch Console & Zelda Game ; Blaupunkt Blaupunkt 50" UHD Smart TV	\$863.00	18	39	\$95.00	Fortnightly	\$3,705.00	Unemployed	Disability	Renting	282%	\$2,488.09
358	3320001566	2019-06-27	2021-04-23	Dell Dell laptop 15.6"	\$638.40	18	39	\$70.00	Fortnightly	\$2,730.00	Unemployed	Other	Renting	281%	\$1,829.80
359	6050001118	2019-05-15	2020-11-06	Samsung Samsung Galaxy A30 32GB Black ; Samsung Samsung Galaxy Tab A 10.1" WIFI 32GB	\$638.69	18	39	\$70.00	Fortnightly	\$2,730.00	Unemployed	Other	Renting	281%	\$1,829.39

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360	6020001829	2019-05-15	2020-11-02	Sony PS4 Pro 1TB with games	\$657.00	18	39	\$72.00	Fortnightly	\$2,808.00	Unemployed	Other	Other	281%	\$1,881.57
361	3060001638	2019-04-18	2020-10-12	HP HP 15.6" Laptop	\$648.00	18	39	\$71.00	Fortnightly	\$2,769.00	Unemployed	Disability	Other	281%	\$1,855.26
362	3010002516	2019-05-17	2020-11-18	Soniq Soniq 65" UHD Smart LED LCD TV	\$658.00	18	39	\$72.00	Fortnightly	\$2,808.00	Unemployed	Other	Renting	280%	\$1,880.16
363	6050001088	2019-04-08	2020-11-30	Apple iPhone 7 32gb Black	\$649.00	18	39	\$71.00	Fortnightly	\$2,769.00	Unemployed	Other	Renting	280%	\$1,853.85
364	3040001382	2019-04-10	2020-04-20	Apple iPhone 7 32gb Black	\$649.00	18	39	\$71.00	Fortnightly	\$2,769.00	Unemployed	Disability	Renting	280%	\$1,853.85
365	3040001389	2019-04-23	2020-10-29	Apple Apple iPhone 7 32gb	\$649.00	18	39	\$71.00	Fortnightly	\$2,769.00	Unemployed	Other	Renting	280%	\$1,853.85
366	3030001650	2019-04-26	2020-10-19	Apple iPhone 7 32GB Rose Gold	\$649.00	18	39	\$71.00	Fortnightly	\$2,769.00	Unemployed	Disability	Other	280%	\$1,853.85
367	6040001330	2019-05-29	2021-02-01	Apple Apple iPhone 7 black 32gb	\$649.00	18	39	\$71.00	Fortnightly	\$2,769.00	Unemployed	Other	Renting	280%	\$1,853.85
368	6020001885	2019-06-20	2020-03-09	Apple Apple iPhone 7 32gb Black	\$649.00	18	39	\$71.00	Fortnightly	\$2,769.00	Employed Casual	Other	Other	280%	\$1,853.85
369	3030001684	2019-06-21	2020-12-17	Samsung Samsung A70	\$649.00	18	39	\$71.00	Fortnightly	\$2,769.00	Unknown	None	Renting	280%	\$1,853.85
370	6050001153	2019-06-28	2020-12-22	Microsoft Xbox X 1tb	\$649.00	18	39	\$71.00	Fortnightly	\$2,769.00	Unemployed	Other	Renting	280%	\$1,853.85
371	3190003569	2019-05-09	2021-04-29	LG LG 6.5 kg Top Load Washing Machine	\$614.00	18	39	\$67.00	Fortnightly	\$2,613.00	Unemployed	Other	Other	279%	\$1,747.21

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372	3040001386	2019-04-15	2020-09-29	Apple Apple iPad 32gb WiFi + Cellular (Space Grey)	\$669.00	18	39	\$73.00	Fortnightly	\$2,847.00	Unemployed	Other	Renting	279%	\$1,903.65
373	3320001521	2019-04-15	2020-10-07	Oppo Oppo R17 Pro Emerald Green	\$779.00	18	39	\$85.00	Fortnightly	\$3,315.00	Unemployed	Other	Other	279%	\$2,216.54
374	6050001119	2019-05-15	2020-11-17	Apple iPad mini 64gb with Case and screen protector	\$678.90	18	39	\$74.00	Fortnightly	\$2,886.00	Employed Casual	None	Other	279%	\$1,928.69
375	3270000900	2019-05-10	2020-11-05	Hewlett-Packard HP Pavilion 15.6 inch Laptop	\$679.15	18	39	\$74.00	Fortnightly	\$2,886.00	Unemployed	Other	Renting	279%	\$1,928.34
376	3320001559	2019-06-18	2020-03-30	Samsung Samsung Galaxy S9 64Gb Sunrise Gold	\$799.00	18	39	\$87.00	Fortnightly	\$3,393.00	Unemployed	Other	Renting	279%	\$2,266.34
377	6030002008	2019-05-15	2021-05-05	Nixon Nixon 5 Piece queen bedroom suite plus perfect sleep mattress	\$988.00	24	52	\$95.00	Fortnightly	\$4,940.00	Unemployed	Disability	Renting	249%	\$3,396.76
378	3030001662	2019-05-17	2020-11-05	Dell Dell 15.6" Laptop	\$699.00	18	39	\$76.00	Fortnightly	\$2,964.00	Unemployed	Disability	Renting	278%	\$1,978.35
379	6030002019	2019-05-27	2020-11-17	- queen Mattress Pillowtop Sensation	\$699.00	18	39	\$76.00	Fortnightly	\$2,964.00	Unemployed	Other	Other	278%	\$1,978.35
380	6100000455	2019-05-09	2020-10-19	Hewlett-Packard Hp laptop and carry bag	\$690.00	18	39	\$75.00	Fortnightly	\$2,925.00	Unemployed	Other	Renting	278%	\$1,952.04
381	6140000240	2019-04-04	2021-08-09	- parsons 7 piece dining table	\$635.00	18	39	\$69.00	Fortnightly	\$2,691.00	Employed Full-Time	None	Renting	278%	\$1,795.59
382	3190003557	2019-05-02	2020-12-03	HP HP 24-all in one desktop	\$748.00	18	39	\$81.00	Fortnightly	\$3,159.00	Unemployed	Other	Other	277%	\$2,104.25

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383	3030001653	2019-05-06	2020-05-11	TCL TCL 65" 4K UHD Android LED Smart TV	\$1,136.00	18	39	\$123.00	Fortnightly	\$4,797.00	Employed Casual	Other	Renting	277%	\$3,195.14
384	3060001651	2019-05-06	2020-11-16	TCL TCL 65" 4K TV	\$1,136.00	18	39	\$123.00	Fortnightly	\$4,797.00	Unemployed	Disability	Other	277%	\$3,195.14
385	3320001545	2019-05-24	2021-02-24	Apple iPhone XR 64gb black	\$1,229.00	18	39	\$133.00	Fortnightly	\$5,187.00	Employed Full-Time	None	Renting	277%	\$3,454.00
386	6010001957	2019-04-11	2020-10-08	Microsoft Xbox one X bundle with extra controller	\$721.00	18	39	\$78.00	Fortnightly	\$3,042.00	Unemployed	Disability	Renting	277%	\$2,025.33
387	6140000285	2019-06-19	2021-04-19	Apple iPhone 7 128gb Black	\$749.00	18	39	\$81.00	Fortnightly	\$3,159.00	Unemployed	Other	Other	277%	\$2,102.84
388	3060001645	2019-04-30	2021-06-02	Soniq Soniq 65 TV ; Fantastic Furniture Havana 7pce Dining	\$1,223.00	18	39	\$132.00	Fortnightly	\$5,148.00	Unemployed	Disability	Renting	276%	\$3,423.46
389	6010001991	2019-05-22	2021-02-23	Hisense Hisense 55inch Smart HD tv	\$695.00	18	39	\$75.00	Fortnightly	\$2,925.00	Unemployed	Other	Other	276%	\$1,944.99
390	3040001397	2019-05-08	2020-10-28	Hewlett-Packard HP 2-in1 Touchscreen Laptop	\$799.00	18	39	\$86.00	Fortnightly	\$3,354.00	Unemployed	Disability	Other	275%	\$2,227.34
391	3040001416	2019-06-03	2020-11-09	Apple Apple iPhone 7 Plus 32gb Rose Gold	\$799.00	18	39	\$86.00	Fortnightly	\$3,354.00	Unemployed	Disability	Renting	275%	\$2,227.34
392	3180002142	2019-06-13	2020-12-09	Samsung Samsung Galaxy S9	\$799.00	18	39	\$86.00	Fortnightly	\$3,354.00	Unemployed	Disability	Renting	275%	\$2,227.34
393	3190003616	2019-06-17	2020-12-14	Apple iPhone 7 Plus gold	\$799.00	18	39	\$86.00	Fortnightly	\$3,354.00	Employed Casual	Other	Renting	275%	\$2,227.34
394	3040001421	2019-06-19	2020-11-16	Samsung Samsung S9 Gold	\$799.00	18	39	\$86.00	Fortnightly	\$3,354.00	Unemployed	Disability	Renting	275%	\$2,227.34

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395	3180002153	2019-06-25	2020-12-16	Apple iPhone 7 Plus	\$799.00	18	39	\$86.00	Fortnightly	\$3,354.00	Unemployed	Other	Renting	275%	\$2,227.34
396	3010002499	2019-04-12	2021-03-31	Hisense Hisense 350lt top mount refrigerator	\$633.00	24	52	\$64.00	Fortnightly	\$3,328.00	Unemployed	Disability	Renting	262%	\$2,339.26
397	6140000243	2019-04-05	2021-09-07	Kelvinator Kelvinator window air con 2.7kw reverse cycle	\$610.00	24	52	\$62.00	Fortnightly	\$3,224.00	Unemployed	Other	Renting	263%	\$2,271.19
398	6030001977	2019-04-01	2021-03-24	Tasman Tasman Eco Tuscan Cot & Mattress Package Plus Vick's Starry night humidifiers	\$746.99	24	52	\$74.00	Fortnightly	\$3,848.00	Unemployed	Disability	Renting	256%	\$2,681.21
399	6140000257	2019-05-15	2021-05-18	Hisense hisense 55 Inch smart Tv PLUS WALL BRACKET	\$678.16	24	52	\$68.00	Fortnightly	\$3,536.00	Unemployed	Disability	Renting	260%	\$2,476.72
400	3320001534	2019-05-06	2021-05-03	HP HP A6 14inch Notebook	\$678.03	24	52	\$68.00	Fortnightly	\$3,536.00	Employed Casual	Other	Other	260%	\$2,476.93
401	6010001999	2019-05-24	2021-05-21	Hisense Hisense 49" smart TV	\$495.00	24	52	\$52.00	Fortnightly	\$2,704.00	Employed Full-Time	Other	Renting	273%	\$1,930.82
402	3190003531	2019-04-02	2019-10-01	Acer Acer Laptop Complete with bag and mouse	\$586.25	24	52	\$60.00	Fortnightly	\$3,120.00	Unemployed	Other	Renting	265%	\$2,204.29
403	6040001287	2019-04-08	2021-03-19	Sony PS4 500GB with 4x Games and extra controller	\$609.00	24	52	\$62.00	Fortnightly	\$3,224.00	Unemployed	Disability	Renting	264%	\$2,272.75
404	3320001563	2019-06-25	2020-09-04	Haier Haier 10 Kg TL Washing Machine	\$764.00	18	39	\$82.00	Fortnightly	\$3,198.00	Unemployed	Other	Renting	274%	\$2,120.69
405	6140000273	2019-05-29	2020-11-18	Samsung Samsung Galaxy Note 8 black	\$699.00	18	39	\$75.00	Fortnightly	\$2,925.00	Unemployed	Other	Renting	274%	\$1,939.35

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406	6140000268	2019-05-30	2020-02-04	Samsung Samsung Note8 64gb Black	\$699.00	18	39	\$75.00	Fortnightly	\$2,925.00	Unemployed	Other	Renting	274%	\$1,939.35
407	6140000269	2019-05-30	2020-11-02	Samsung Samsung Note8 64gb Black	\$699.00	18	39	\$75.00	Fortnightly	\$2,925.00	Unemployed	Other	Renting	274%	\$1,939.35
408	6020001850	2019-05-28	2020-11-20	Apple Apple Watch series 4 40mm gold aluminium case (GPS + Cellular)	\$718.20	18	39	\$77.00	Fortnightly	\$3,003.00	Employed Casual	Other	Renting	274%	\$1,990.27
409	3190003529	2019-04-02	2019-12-20	Apple iPhone 6S+ 32 GB Space Grey	\$588.00	18	39	\$63.00	Fortnightly	\$2,457.00	Unemployed	Other	Other	274%	\$1,627.87
410	3180002106	2019-04-30	2021-04-08	Apple iPhone 7 Rose Gold	\$749.00	18	39	\$80.00	Fortnightly	\$3,120.00	Unemployed	Other	Other	273%	\$2,063.84
411	6020001867	2019-06-05	2020-11-26	Apple iPhone 7 128GB Black	\$749.00	18	39	\$80.00	Fortnightly	\$3,120.00	Unemployed	Other	Renting	273%	\$2,063.84
412	6020001826	2019-05-15	2021-01-07	Oppo Oppo AX5S 64gb phone with beats headphone x2	\$797.00	18	39	\$85.00	Fortnightly	\$3,315.00	Unemployed	Disability	Other	272%	\$2,191.16
413	6040001328	2019-05-27	2020-08-07	Haier 5Kilo Washing Machine and Dryer	\$797.00	18	39	\$85.00	Fortnightly	\$3,315.00	Employed Casual	Other	Renting	272%	\$2,191.16
414	6020001791	2019-04-09	2020-12-01	Dell Dell Inspiron 24 3000 AIO 23.8 All in one PC	\$844.71	18	39	\$90.00	Fortnightly	\$3,510.00	Employed Full-Time	None	Renting	272%	\$2,318.88
415	3320001522	2019-04-15	2020-10-01	Oppo Oppo R17 Pro Radiant Mist	\$799.00	18	39	\$85.00	Fortnightly	\$3,315.00	Unemployed	Other	Renting	272%	\$2,188.34
416	6020001823	2019-05-09	2020-12-18	Samsung Samsung s9 gold 64gb	\$799.00	18	39	\$85.00	Fortnightly	\$3,315.00	Unemployed	Disability	Renting	272%	\$2,188.34
417	3040001411	2019-05-28	2020-11-12	Apple Apple iPad 32gb Space Grey ; Sony Entertainment	\$868.00	18	39	\$92.00	Fortnightly	\$3,588.00	Unemployed	Other	Renting	271%	\$2,364.04

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Contract ID	Contract start date	Contract end date	Goods	Cash price of the goods	Rental term (in months)	Number of repayments	Repayment amount	Repayment frequency	Total rental amount	Consumer employment status	Consumer Centrelink status	Consumer residential status	Annual cost rate	Amount charged beyond 48%
				Playstation 4 500gb Bundle											
418	3070002888	2019-04-12	2020-09-30	Samsung Samsung Galaxy S9+ 64gb Black	\$899.00	18	39	\$95.00	Fortnightly	\$3,705.00	Unemployed	Other	Renting	270%	\$2,437.33
419	3320001543	2019-05-20	2021-02-09	Samsung Samsung Galaxy S9 Plus 64 Gb Black	\$899.00	18	39	\$95.00	Fortnightly	\$3,705.00	Unemployed	Other	Other	270%	\$2,437.33
420	3060001668	2019-05-28	2021-09-10	Samsung Samsung S9+ 64GB Black	\$899.00	18	39	\$95.00	Fortnightly	\$3,705.00	Employed Casual	Other	Renting	270%	\$2,437.33
421	3320001548	2019-05-31	2020-11-30	Samsung Samsung Galaxy S9 Plus 64 Gb Black	\$899.00	18	39	\$95.00	Fortnightly	\$3,705.00	Unemployed	Disability	Renting	270%	\$2,437.33
422	3180002145	2019-06-14	2020-11-25	Samsung Samsung S9 purple	\$890.00	18	39	\$94.00	Fortnightly	\$3,666.00	Employed Full-Time	Other	Other	270%	\$2,411.02
423	3010002492	2019-04-08	2020-12-04	Apple Apple iPhone 7 Plus 32gb rose gold	\$929.00	18	39	\$98.00	Fortnightly	\$3,822.00	Unemployed	Other	Renting	269%	\$2,512.03
424	3180002098	2019-04-16	2020-10-14	Apple Apple iPhone 7plus 32gb rose gold	\$929.00	18	39	\$98.00	Fortnightly	\$3,822.00	Employed Full-Time	Other	Other	269%	\$2,512.03
425	6160000697	2019-04-17	2020-10-20	Samsung Samsung S9 Plus and case	\$938.95	18	39	\$99.00	Fortnightly	\$3,861.00	Unemployed	Other	Other	269%	\$2,537.00
426	3010002517	2019-05-20	2021-05-11	Fantastic Furniture Tiffany queen bed & bliss queen mattress	\$930.00	18	39	\$98.00	Fortnightly	\$3,822.00	Unemployed	Other	Renting	269%	\$2,510.62
427	6050001117	2019-05-14	2020-09-30	Euromaid Euromaid 8KG Washing Machine ; Teco Teco 7KG Dryer	\$949.00	18	39	\$100.00	Fortnightly	\$3,900.00	Unemployed	Disability	Other	269%	\$2,561.83

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428	3070002900	2019-05-02	2020-11-25	Samsung Samsung Galaxy S10e 128gb (Prism White)	\$997.00	18	39	\$105.00	Fortnightly	\$4,095.00	Employed Part-Time	Other	Renting	269%	\$2,689.14
429	6050001139	2019-06-12	2020-07-07	Samsung Samsung Galaxy S10e Black 128gb	\$997.00	18	39	\$105.00	Fortnightly	\$4,095.00	Unemployed	Disability	Other	269%	\$2,689.14
430	6100000480	2019-06-26	2021-06-02	Masport Masport 2in1 lawn mower	\$449.00	24	52	\$48.00	Fortnightly	\$2,496.00	Employed Full-Time	None	Renting	277%	\$1,794.67
431	3010002501	2019-04-15	2021-02-22	Apple iPhone 8 Space Grey 64gb	\$979.00	18	39	\$103.00	Fortnightly	\$4,017.00	Employed Casual	Other	Renting	268%	\$2,636.52
432	3040001393	2019-05-03	2020-10-28	Apple Apple iPhone 8 64gb Silver	\$979.00	18	39	\$103.00	Fortnightly	\$4,017.00	Unemployed	Other	Other	268%	\$2,636.52
433	3190003590	2019-05-27	2019-11-25	Apple iPhone 8	\$979.00	18	39	\$103.00	Fortnightly	\$4,017.00	Unemployed	Other	Renting	268%	\$2,636.52
434	3180002140	2019-06-07	2020-12-09	Apple Apple iPhone 8 64 GB	\$979.00	18	39	\$103.00	Fortnightly	\$4,017.00	Employed Full-Time	None	Other	268%	\$2,636.52
435	3060001689	2019-06-28	2020-01-20	Apple Apple iPhone 8 64GB	\$979.00	18	39	\$103.00	Fortnightly	\$4,017.00	Unemployed	Other	Renting	268%	\$2,636.52
436	3070002892	2019-04-18	2021-03-23	Samsung Samsung Galaxy S9 64GB	\$999.00	18	39	\$105.00	Fortnightly	\$4,095.00	Unemployed	Disability	Other	268%	\$2,686.32
437	3070002893	2019-04-23	2020-12-17	Samsung Samsung Galaxy S9 64gb Purple	\$999.00	18	39	\$105.00	Fortnightly	\$4,095.00	Unemployed	Other	Renting	268%	\$2,686.32
438	6020001847	2019-05-27	2020-11-20	Samsung Samsung Galaxy S9 Plus 256gb black	\$999.00	18	39	\$105.00	Fortnightly	\$4,095.00	Unemployed	Other	Other	268%	\$2,686.32
439	6020001848	2019-05-27	2020-05-13	Samsung Samsung Galaxy S9 Plus 256gb Black	\$999.00	18	39	\$105.00	Fortnightly	\$4,095.00	Unemployed	Other	Renting	268%	\$2,686.32

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440	3180002144	2019-06-14	2021-03-29	Dyson Dyson V10 Vacuum Cleaner	\$999.00	18	39	\$105.00	Fortnightly	\$4,095.00	Unemployed	Other	Other	268%	\$2,686.32
441	3030001636	2019-04-12	2020-11-02	Lenovo Lenovo IdeaCentre 23.8" Full HD All-in-One PC	\$932.45	18	39	\$98.00	Fortnightly	\$3,822.00	Unemployed	Other	Renting	268%	\$2,507.16
442	6140000261	2019-05-22	2021-03-29	Apple Apple Iphone 8 space Grey 64gb	\$943.91	18	39	\$99.00	Fortnightly	\$3,861.00	Unemployed	Other	Other	268%	\$2,530.00
443	3060001627	2019-04-03	2020-09-28	Apple Apple iPad 32GB ; Apple Apple iPad 32GB	\$993.90	18	39	\$104.00	Fortnightly	\$4,056.00	Unemployed	Disability	Other	267%	\$2,654.51
444	3190003573	2019-05-13	2021-05-27	Hp HP 14" laptop	\$551.65	24	52	\$57.00	Fortnightly	\$2,964.00	Employed Casual	Other	Renting	268%	\$2,102.33
445	6140000249	2019-05-01	2021-09-03	Samsung Samsung Galaxy S9 Plus 64gb Black	\$1,082.00	18	39	\$113.00	Fortnightly	\$4,407.00	Unemployed	Other	Renting	266%	\$2,881.29
446	3270000908	2019-05-30	2021-03-12	Apple iPhone 7 Plus with case	\$824.00	18	39	\$86.00	Fortnightly	\$3,354.00	Unemployed	Disability	Renting	266%	\$2,192.09
447	3010002523	2019-05-23	2021-02-25	Samsung Samsung Galaxy S9 Plus Black 64gb, case and screen protector	\$948.95	18	39	\$99.00	Fortnightly	\$3,861.00	Unemployed	Other	Renting	266%	\$2,522.90
448	6040001332	2019-05-31	2020-12-01	Samsung Samsung s10e	\$997.00	18	39	\$104.00	Fortnightly	\$4,056.00	Employed Part-Time	Other	Renting	266%	\$2,650.14
449	6160000731	2019-06-18	2019-08-26	Samsung Samsung S10 Black	\$997.00	18	39	\$104.00	Fortnightly	\$4,056.00	Unemployed	Disability	Renting	266%	\$2,650.14
450	3180002119	2019-05-16	2020-11-16	TCL TCL 65" 4K UHD Smart LED TV	\$1,004.00	18	39	\$104.69	Fortnightly	\$4,082.91	Unemployed	Other	Renting	266%	\$2,667.18
451	3190003620	2019-06-20	2020-07-13	Samsung Samsung Galaxy S10	\$1,047.00	18	39	\$109.00	Fortnightly	\$4,251.00	Employed Casual	Other	Renting	265%	\$2,774.64

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452	3190003621	2019-06-21	2021-02-16	Samsung Samsung S10 black	\$1,047.00	18	39	\$109.00	Fortnightly	\$4,251.00	Unemployed	Other	Renting	265%	\$2,774.64
453	6140000279	2019-06-13	2020-02-26	Samsung Samsung S10E 128gb Black	\$999.00	18	39	\$104.00	Fortnightly	\$4,056.00	Unemployed	Other	Renting	265%	\$2,647.32
454	3260001689	2019-05-03	2020-12-04	Samaung Samsung S10e 128GB Black	\$1,078.00	18	39	\$112.00	Fortnightly	\$4,368.00	Unemployed	Disability	Renting	265%	\$2,847.93
455	3010002537	2019-06-07	2020-11-27	HP HP Pavilion All in one touchscreen	\$1,098.00	18	39	\$114.00	Fortnightly	\$4,446.00	Unemployed	Other	Renting	265%	\$2,897.72
456	3260001684	2019-04-16	2020-10-23	Oppo Oppo Find X 256gb Glacier Blue	\$1,099.00	18	39	\$114.00	Fortnightly	\$4,446.00	Unemployed	Other	Renting	264%	\$2,896.31
457	3040001391	2019-04-24	2021-07-20	Oppo Oppo Find X 256gb	\$1,099.00	18	39	\$114.00	Fortnightly	\$4,446.00	Employed Casual	Disability	Renting	264%	\$2,896.31
458	6010001959	2019-04-15	2020-09-08	Apple Iphone 8 Gold	\$1,129.00	18	39	\$117.00	Fortnightly	\$4,563.00	Unemployed	Disability	Renting	264%	\$2,971.01
459	3070002883	2019-04-02	2020-07-02	Apple Apple iPhone 8+ 64gb Gold	\$1,149.00	18	39	\$119.00	Fortnightly	\$4,641.00	Unemployed	Other	Other	264%	\$3,020.81
460	3190003532	2019-04-02	2020-02-03	Apple Apple iPhone 8+ 64gb space grey	\$1,149.00	18	39	\$119.00	Fortnightly	\$4,641.00	Employed Full-Time	None	Renting	264%	\$3,020.81
461	3190003549	2019-04-18	2020-02-24	Apple Apple iPhone 8 Plus 64GB gold	\$1,149.00	18	39	\$119.00	Fortnightly	\$4,641.00	Employed Casual	Other	Renting	264%	\$3,020.81
462	3070002906	2019-05-10	2020-11-25	Apple Apple iPhone 8+ 64GB	\$1,149.00	18	39	\$119.00	Fortnightly	\$4,641.00	Unemployed	Disability	Renting	264%	\$3,020.81
463	3070002911	2019-05-15	2020-12-03	Apple iPhone 8+ 64GB	\$1,149.00	18	39	\$119.00	Fortnightly	\$4,641.00	Unemployed	Disability	Other	264%	\$3,020.81

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464	3070002934	2019-06-11	2021-01-21	Apple Apple iPhone 8 Plus 64gb Space Grey	\$1,149.00	18	39	\$119.00	Fortnightly	\$4,641.00	Unemployed	Other	Renting	264%	\$3,020.81
465	3070002936	2019-06-13	2020-12-09	Samsung Samsung Galaxy S10 128gb (Prism Black)	\$1,140.00	18	39	\$118.00	Fortnightly	\$4,602.00	Unemployed	Disability	Renting	264%	\$2,994.50
466	3320001565	2019-06-26	2020-06-22	Apple Apple iPhone 8 Plus 256 Gb Red	\$1,199.00	18	39	\$124.00	Fortnightly	\$4,836.00	Employed Casual	Other	Renting	263%	\$3,145.30
467	6100000438	2019-04-05	2020-10-07	Apple iPhone XR blue 64gb	\$1,229.00	18	39	\$127.00	Fortnightly	\$4,953.00	Employed Casual	Other	Renting	263%	\$3,220.00
468	3030001676	2019-06-13	2020-12-07	Apple Apple iPhone XR 64gb	\$1,229.00	18	39	\$127.00	Fortnightly	\$4,953.00	Unemployed	Other	Renting	263%	\$3,220.00
469	3260001717	2019-06-20	2020-12-22	Apple Apple iPhone XR 64gb	\$1,229.00	18	39	\$127.00	Fortnightly	\$4,953.00	Unemployed	Other	Renting	263%	\$3,220.00
470	3010002533	2019-06-04	2020-12-04	Hisense Hisense 65"P6 Smart TV	\$1,154.00	18	39	\$119.00	Fortnightly	\$4,641.00	Employed Full-Time	Other	Renting	263%	\$3,013.76
471	3190003584	2019-05-22	2021-02-02	Hisense Hisense 624 Litre Side by Side Silver Fridge	\$1,165.00	18	39	\$120.00	Fortnightly	\$4,680.00	Employed Full-Time	Other	Renting	262%	\$3,037.25
472	6160000706	2019-05-10	2020-10-29	Apple Iphone XR White	\$1,185.27	18	39	\$122.00	Fortnightly	\$4,758.00	Unemployed	Other	Renting	262%	\$3,086.67
473	3320001558	2019-06-17	2021-01-28	Apple Apple iPhone XR 128Gb White	\$1,265.00	18	39	\$130.00	Fortnightly	\$5,070.00	Unemployed	Other	Renting	262%	\$3,286.24
474	3030001654	2019-05-07	2020-10-28	Microsoft Microsoft Surface Pro 6 i5	\$1,335.00	18	39	\$137.00	Fortnightly	\$5,343.00	Unemployed	Disability	Other	261%	\$3,460.53
475	6010001964	2019-04-23	2021-09-29	Samsung Samsung S10e black 128gb	\$1,199.00	18	39	\$123.00	Fortnightly	\$4,797.00	Employed Full-Time	Other	Renting	261%	\$3,106.30

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476	6050001096	2019-04-11	2020-04-20	TCL TCL 65 inch UHD LCD Smart Tv	\$897.88	36	78	\$46.00	Fortnightly	\$3,588.00	Unemployed	Other	Renting	131%	\$1,889.87
477	3070002895	2019-04-24	2020-08-24	Apple Apple iPhone XR 128gb	\$1,299.00	18	39	\$133.00	Fortnightly	\$5,187.00	Unemployed	Other	Other	261%	\$3,355.30
478	3060001654	2019-05-08	2020-08-03	Apple Apple iPhone XR	\$1,299.00	18	39	\$133.00	Fortnightly	\$5,187.00	Unemployed	Disability	Other	261%	\$3,355.30
479	3190003577	2019-05-16	2020-11-10	Apple iPhone XR 128gb red	\$1,299.00	18	39	\$133.00	Fortnightly	\$5,187.00	Unemployed	Other	Other	261%	\$3,355.30
480	3010002519	2019-05-23	2020-04-14	Apple iPhone XR 128 GB (Black)	\$1,299.00	18	39	\$133.00	Fortnightly	\$5,187.00	Employed Full-Time	None	Renting	261%	\$3,355.30
481	3060001656	2019-05-13	2021-06-04	Samsung Samsung S10 Green	\$1,349.00	18	39	\$138.00	Fortnightly	\$5,382.00	Unemployed	Other	Other	260%	\$3,479.79
482	3030001673	2019-05-30	2020-12-09	Samsung Samsung Galaxy S10 128GB	\$1,349.00	18	39	\$138.00	Fortnightly	\$5,382.00	Unemployed	Disability	Renting	260%	\$3,479.79
483	3320001519	2019-04-12	2021-02-01	Tiffany Tiffany Queen Bed and Bliss Mattress	\$958.00	18	39	\$98.00	Fortnightly	\$3,822.00	Unemployed	Other	Renting	260%	\$2,471.14
484	3180002108	2019-05-02	2021-04-26	Samsung/Oppo Samsung SE 10 and Oppo R17	\$1,487.00	24	52	\$139.00	Fortnightly	\$7,228.00	Employed Part-Time	Other	Renting	241%	\$4,905.33
485	3060001672	2019-06-03	2020-10-29	Samsung Samsung S10+ 128GB	\$1,568.30	18	39	\$160.00	Fortnightly	\$6,240.00	Employed Part-Time	Other	Renting	260%	\$4,028.56
486	3060001634	2019-04-12	2020-10-20	Samsung Samsung 65" 4K UHD Smart LED TV	\$1,354.00	18	39	\$138.00	Fortnightly	\$5,382.00	Unemployed	Disability	Renting	259%	\$3,472.74
487	3260001688	2019-05-01	2020-10-29	Samsung Samsung s10e	\$1,281.90	18	39	\$130.00	Fortnightly	\$5,070.00	Unemployed	Disability	Renting	258%	\$3,262.41

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488	3040001400	2019-05-13	2020-11-18	Samsung Samsung Galaxy S10+ 128gb White	\$1,499.00	18	39	\$152.00	Fortnightly	\$5,928.00	Unemployed	Disability	Renting	258%	\$3,814.28
489	3180002123	2019-05-21	2020-06-05	Apple Apple iPhone XS Max 64 gb	\$1,799.00	18	39	\$181.00	Fortnightly	\$7,059.00	Employed Casual	Other	Renting	256%	\$4,522.25
490	3190003586	2019-05-24	2020-11-17	Furniture Galore Durban Corner Lounge	\$2,199.00	18	39	\$219.00	Fortnightly	\$8,541.00	Unemployed	Other	Renting	209%	\$4,876.18
491	6010001982	2019-05-17	2021-05-06	Acer Acer Spin 14in 2in1 laptop	\$745.15	24	52	\$74.00	Fortnightly	\$3,848.00	Unemployed	Other	Renting	257%	\$2,684.09
492	3060001666	2019-05-21	2021-04-27	Fantastic Furniture Hayman Single Bedroom Package	\$499.00	24	52	\$59.00	Fortnightly	\$3,068.00	Unemployed	Other	Renting	308%	\$2,288.57
493	6160000699	2019-04-23	2021-05-27	Hisense Hisense 55inch Smart TV	\$585.39	24	52	\$60.00	Fortnightly	\$3,120.00	Unemployed	Other	Renting	266%	\$2,205.63
494	3060001637	2019-04-15	2020-10-23	HP HP 15.6" Laptop ; HP HP 15.6" Laptop	\$1,101.60	18	39	\$106.00	Fortnightly	\$4,134.00	Unemployed	Disability	Renting	243%	\$2,580.65
495	3190003585	2019-05-23	2021-05-25	Hisense Tv hisense 55" p6	\$745.00	24	52	\$74.00	Fortnightly	\$3,848.00	Employed Full-Time	Other	Renting	257%	\$2,684.32
496	6020001874	2019-06-11	2021-06-15	SONY Re-Rent - sony sound system MHC-M80D	\$646.28	18	39	\$62.00	Fortnightly	\$2,418.00	Unemployed	Other	Renting	242%	\$1,506.69
497	6100000479	2019-06-24	2021-07-16	TCL TCL 55inch smart tv ; Haier Haier 200 ltr chest freezer	\$954.00	24	52	\$94.00	Fortnightly	\$4,888.00	Employed Full-Time	None	Renting	255%	\$3,397.87
498	3270000898	2019-05-07	2021-04-29	HP Laptop hp 14 inch plus mouse plus hdmi cable	\$550.00	24	52	\$57.00	Fortnightly	\$2,964.00	Unemployed	Disability	Renting	269%	\$2,104.91
499	6030001997	2019-05-03	2021-05-25	Hisense hisense 49 inch smart tv	\$504.38	24	52	\$53.00	Fortnightly	\$2,756.00	Unemployed	Disability	Renting	273%	\$1,968.17

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500	6030001983	2019-04-05	2021-02-15	Lenovo Lenovo ideapad 130-14IGM 14" laptop	\$538.53	24	52	\$56.00	Fortnightly	\$2,912.00	Unemployed	Disability	Renting	270%	\$2,070.82
501	3320001516	2019-04-09	2021-03-31	Sony PS4 Bundle Plus 5 games	\$618.00	24	52	\$63.00	Fortnightly	\$3,276.00	Unemployed	Disability	Other	264%	\$2,310.69
502	6050001148	2019-06-21	2021-09-09	TCL TCL 55 Inch Smart TV	\$595.00	24	52	\$61.00	Fortnightly	\$3,172.00	Unemployed	Other	Other	266%	\$2,242.62
503	3190003571	2019-05-10	2020-03-10	Haier Haier 7kg washing machine top loader	\$549.00	24	52	\$57.00	Fortnightly	\$2,964.00	Unemployed	Other	Renting	269%	\$2,106.47
504	6020001899	2019-06-26	2021-07-07	Huawei Huawei nova 3i 128gb handset Black	\$399.00	24	52	\$44.00	Fortnightly	\$2,288.00	Unemployed	Disability	Renting	286%	\$1,664.77
505	6140000237	2019-04-05	2020-03-27	TCL TCL 65 inch smart Tv	\$995.00	36	78	\$46.00	Fortnightly	\$3,588.00	Unemployed	Other	Renting	117%	\$1,706.19
506	3040001390	2019-04-24	2020-09-24	Apple Buyout - iPhone 6 ; Apple iPhone 6s 32gb - Gold ; Apple iPhone 6s 32gb - Space Grey ; TCL TCL 55" 4K UHD Smart TV	\$2,072.49	18	39	\$178.40	Fortnightly	\$6,957.60	Unemployed	Disability	Renting	173%	\$3,471.17
507	3190003543	2019-04-09	2021-03-31	Linsar Philips 32" lcd tv - placement Linsar	\$225.00	24	52	\$29.00	Fortnightly	\$1,508.00	Unemployed	Disability	Renting	336%	\$1,156.55
508	6020001875	2019-06-12	2020-11-16	TCL TCL 65inch Smart tv	\$884.00	24	52	\$93.00	Fortnightly	\$4,836.00	Unemployed	Disability	Other	273%	\$3,455.21
509	3190003580	2019-05-20	2020-07-25	Soniq Soniq 70" 4K Smart LED LCD TV	\$895.00	18	39	\$73.33	Fortnightly	\$2,859.87	Employed Full-Time	None	Renting	202%	\$1,597.84
510	6050001087	2019-04-05	2020-05-26	Samsung Samsung Galaxy S9 Black 64GB	\$943.00	36	78	\$38.00	Fortnightly	\$2,964.00	Unemployed	Other	Renting	99%	\$1,180.53

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	Contract ID	Contract start date	Contract end date	Goods	Cash price of the goods	Rental term (in months)	Number of repayments	Repayment amount	Repayment frequency	Total rental amount	Consumer employment status	Consumer Centrelink status	Consumer residential status	Annual cost rate	Amount charged beyond 48%
511	3030001678	2019-06-14	2020-04-17	Hisense Hisense 514lt Fridge ; Soniq Soniq Smart TV 55"	\$1,516.00	24	52	\$160.00	Fortnightly	\$8,320.00	Unemployed	Other	Renting	274%	\$5,952.03
512	3180002088	2019-04-03	2021-09-24	FHI 2 Pc Recliner Suite Bundle	\$734.00	24	52	\$95.13	Fortnightly	\$4,946.76	Unemployed	Other	Renting	338%	\$3,800.26
513	6050001111	2019-05-06	2021-04-27	Samsung Samsung 55" Smart TV	\$795.00	24	52	\$90.00	Fortnightly	\$4,680.00	Unemployed	Other	Renting	294%	\$3,438.22
514	6030002013	2019-05-20	2021-08-16	Hisense RERENT Hisense 55inch Smart TV	\$695.00	18	39	\$43.00	Fortnightly	\$1,677.00	Unemployed	Other	Renting	141%	\$696.99
515	6140000278	2019-06-07	2021-01-12	Haier Re-Rent Haier 6kg top load washing machine	\$549.00	18	39	\$30.00	Fortnightly	\$1,170.00	Unemployed	Disability	Renting	117%	\$395.86
516	3260001687	2019-05-01	2020-10-15	HP Re Write Hp Laptop	\$928.00	18	39	\$45.00	Fortnightly	\$1,755.00	Unemployed	Disability	Renting	95%	\$446.44
Total										\$1,841,350.94					\$1,240,418.15