

This is a consumer lease agreement entered between us, the Lessor as set out in the Agreement Schedule, and you as the Lessee. The Consumer Lease Agreement (**Agreement**) comprises of this document titled terms and conditions, the Agreement Schedule and the Direct Debit Services Agreement and Form (or Centrepay Payment Schedule).

Together, these documents form the entire agreement between us and you in relation to the Goods.

You have made an application to lease Goods from us. Following your application, we make this offer to you. You may accept the offer by executing this Agreement.

1. INTERPRETATION

In this Agreement we may use words that are capitalised. Their meaning is described below:

1.1 Words with special meanings

“Agreement Schedule” means the schedule to this Agreement describing your financial obligations and any fees and charges you are liable to pay us.

“Business Day” means a day we are open for business.

“Centrepay Payment Schedule” means the schedule of payments you set up with Centrepay to pay us the Payments under this Agreement.

“Commencement Date” means the date you execute this Agreement. Commencement Date for the payment obligation commences after you receive the Goods.

“Direct Debit Agreement and Form” means the direct debit agreement you sign which contains authorization to debit your account for the lease repayments under this Agreement.

“Enforcement Expenses” means the legal and administrative expenses as allowed by the Law which we may incur in the process of enforcing our rights under this Agreement against you in the event of a default.

“Goods” means goods which are the subject matter of this Agreement and which are described in the Agreement Schedule.

“Law” means the National Consumer Credit Protection Act 2009 (Cth) and related Regulations and any consumer protection legislation as applicable from time to time.

“Manufacturer’s Warranty” means the warranty that accompanies the Goods as new goods.

“Payments” means each repayment specified in this Agreement.

“Premises” means your regular place of residence or the place where you are residing at the relevant time.

“you” means the person set out in the Agreement Schedule as the lessee. Your and yours shall have corresponding meanings. If there is more than one, “you” means each of you separately and all of you jointly.

“we” means Company Amazing Rentals Pty Ltd ACN 128 171 282 Australian Credit Licence 389312 as the lessor in the Agreement Schedule and us and ours shall have corresponding meanings.

2. OWNERSHIP OF GOODS

6.1 The Goods are owned by us. This Agreement provides for your right to use the Goods as lessee and bailee and nothing in this Agreement varies or affects our ownership right to the Goods.

6.2 Nothing in this Agreement shall be interpreted as an offer by us to pass the Goods to you at the expiration of the Agreement or an offer for the purchase of the Goods by instalments.

6.3 On expiry or termination of this Agreement your rights in relation to the Goods shall be governed by the provisions dealing with termination of this Agreement.

3. DELIVERY OF THE GOODS

3.1 Following execution of the Agreement including the direct Debit Agreement and Form or on execution of the Agreement and confirmation of the setting up of a Centrepay Payment Schedule, we will deliver the Goods to you. Your obligations to make Payments commences on delivery of the Goods.

3.2 You must inspect the Goods and advise us without delay whether there is any defect in the Goods. If you do not advise us of any defects in the Goods within 5 Business Days from delivery date, you accept that the Goods were delivered to you in working order.

3.3 Before the Goods are delivered, you may terminate this Agreement without any financial obligations. After the Goods are delivered, you can only terminate this Agreement in accordance with clause 9.

4. DISCLAIMERS OF WARRANTIES AND SERVICE ZONE

4.1 All Goods are subject to Manufacturer’s Warranty. We do not warrant the operation of the Goods and we rely on the Manufacturer’s Warranty to address any quality defects and operational matters of the Goods.

4.2 If during the term of this Agreement there is a need to rely on the Manufacturer’s Warranty, you must immediately notify us and provide us with such information as is necessary to enable us to liaise with the manufacturer of the Goods.

4.3 If the manufacturer of the Goods has a service centre near your Premises, you may need to take the Goods to the repair centre.

4.4 We will assist with any liaising with the manufacturer in regards to Manufacturer’s Warranty matters.

4.5 We have a geographical location in which we are able to service Goods once the Goods are outside of the Manufacturer's Warranty period (**Service Zone**). If you move outside of the Service Zone, we cannot warrant that we will be able to service the Goods. If we cannot service the Goods outside of the Service Zone we will try and replace the Goods with goods of similar function and description. If we are unable to either service the Goods or replace the Goods, you may terminate this Agreement by notice and we will arrange to collect the Goods from you. If you terminate the Agreement under this clause, your obligations under this Agreement come to an end on the termination date.

5. USE, MAINTENANCE AND LOCATION

- 5.1 You must;
- (a) maintain, at your costs, the Goods at your Premises in safe and good working order;
 - (b) tell us, within 7 Business Days of our written request, where the Goods are used or ordinarily kept and if the Goods are not in your possession and or control, you must give us sufficient details so we can trace the Goods;
 - (c) attend to the repair of the Goods, if and when the need arises; and
 - (d) not operate the Goods in any way that is inconsistent or contrary to the Goods manufacturer's instructions and operating manual.
- 5.2 If the Goods are portable devices, this Agreement expressly authorises you to use the Goods as you deem appropriate provided that the Goods are, at all times, under your possession and control.
- 5.3 If you fail to maintain the Goods to our satisfaction, we may elect to appoint a suitably qualified technician to perform the necessary maintenance to the Goods, at your expense. We will liaise with you and arrange a suitable time for a qualified technician to attend to the maintenance of the Goods and you must cooperate and allow the technician access to the Goods.
- 5.4 You may, at your own expense, connect additional devices to the Goods provided that such devices or connections;
- (a) do not alter or modify the goods;
 - (b) do not change the function of the Goods;
 - (c) do not void the Manufacturer's Warranty;
 - (d) do not diminish the value of the Goods.
- 5.5 You undertake to;
- (a) comply with all relevant laws in relation to the operation of the Goods; and
 - (b) make the Goods available to us for inspection upon reasonable notice to you.
- 5.6 You authorise us to use your name and to act on

your behalf in exercising any rights or instituting, carrying on, enforcing and compromising any legal proceeding or action which we consider desirable to protect our rights to the Goods.

6. LIABILITIES IN RELATION TO GOODS

- 6.1 Your rights in this Agreement are in addition and subject to and this Agreement does not vary, limit or adversely affects your rights under any consumer protection laws whether State and Territory base or Commonwealth (National Consumer Protection Act 2009, ASIC Act 2001, Fair Trading legislation or Competition and Consumer Act 2010 Commonwealth).
- 6.2 To the extent permitted by law;
- (a) We limit our liability with respect to the operation of the Goods to the repair of the Goods or the replacement of the Goods for goods of equal value and function;
 - (b) We exclude all liability for indirect and consequential losses or damage such as loss of income, loss of opportunity, inconvenience and interruption of business;
- 6.3 Unless advise to you in writing, no other person has the authority to bind us to any agreement or understanding.
- 6.4 Risk to the Goods passes on to you on delivery of the goods to your Premises. You remain liable for the Goods until the Goods are returned to us or are purchased by you.

7. PAYMENT OBLIGATIONS

- 7.1 This Agreement is effective from Commencement Date and shall continue in operation until it either expires or is terminated in accordance with the provisions of this Agreement.
- 7.2 You agree to pay us;
- (a) the Payments as set out in the Agreement Schedule; and
 - (b) any fees and charges set out in the Agreement Schedule including any Goods and Services Tax as applicable from time to time.
- 7.3 Payment received by you will be applied by us in any manner and order we deem appropriate to cover your liabilities for Payments.
- 7.4 If you have more than one contract with us, each payment obligation under these contracts is independent. If you make a Payment and the amount is insufficient to meet your obligations under either one of the agreements you have with us, then unless you tell us otherwise, we may apply the payment to any one or more of the agreements you have with us.
- 7.5 If you have more than one contract with us and you make a Payment that exceeds your payment obligation, then unless you tell us otherwise, we may apply the over payment to any one or more of the agreements you have with us.

- 7.6 Unless we agree otherwise in writing, you must pay the Payments by a direct debit from your financial institution's account or by a payment schedule from Centrepay.
- 7.7 Payments are fixed for the term of this Agreement. Payments received by us are not refundable. If a payment was made in error, you will be required to commence the dispute resolution process as set out in Clause 12 of this Agreement so we can investigate the issue and offer a resolution, if one can be found.
- 7.8 You must pay the Payments in cleared and available funds and not subject any Payments to a set off or counter claim. The obligation to pay the Payments is not dependent on the operation, maintenance status or your enjoyment of the Goods. Payments obligations will continue until termination or expiry of this Agreement even if the Goods have been destroyed, lost or stolen.
- 7.9 If any taxes apply to the Payments, we will advise you of these taxes and any changes to them during the term of this Agreement. You must reimburse us for any taxes paid in relation to Payments except for taxes that relate to our income or capital gain tax liability as a lessor of the Goods. You must pay us the Payments under this Agreement plus any applicable goods and services tax.
- 7.10 If you are default under this Agreement, you will be liable to pay us any Enforcement Expenses we incurred in enforcing this Agreement.

8. DEFAULT

- 8.1 You will be in default under this Agreement if you fail to meet any of the obligations under this Agreement which includes monetary and non-monetary obligations. Monetary obligations are your obligations to pay the Payments in full by the Payment due date. Non-monetary obligations include the obligation to provide information, allow access to inspect the Goods or keep the Goods insured at all times. If you are in default under one Agreement and you have more than one Agreement with us, you will be in default under all Agreements.
- 8.2 If you are in default, we will issue you with a default notice. The default notice will provide you with details of what action you need to take to remedy the default.
- 8.3 At any time:
 - (a) You may, before the expiry of the default notice, give us notice requesting a postponement of the enforcement action against you. The notice can be given orally or in writing;
 - (b) We must consider the request and advise you, within 21 days of the request, whether we are

- agreeable to postpone the enforcement proceeding against you and if we are not willing to postpone then provide you;
 - (i) with reasons for the refusal;
 - (ii) details of our external dispute resolution scheme;
 - (iii) Your right under that scheme.We do not have to agree to postpone enforcement proceedings.
- 8.4 If you fail to remedy the default as required under the default notice, we may terminate this Agreement immediately and commence enforcement proceeding against you. Enforcement proceedings may involve a claim;
 - (i) for the return/repossession of the Goods;
 - (ii) for any monies owing to us under this Agreement unless we agreed with you on a termination amount;
 - (iii) Enforcement Expenses.
- 8.5 You remain liable to us until such time as you either remedy the default and meet your obligations under this Agreement or this Agreement is terminated and the Goods are returned to us.
- 8.6 If you are in default under this Agreement, we may, at our absolute discretion, open negotiations with you to agree;
 - (a) on the return, at your expense, of the Goods provided these are in good working order except for reasonable wear and tear;
 - (b) a termination amount; or
 - (c) if we are willing to negotiate the sale of the Goods to you, despite the breach, the value for which you can acquire the Goods from us.
- 8.7 If this Agreement is terminated as a consequence of your default, you must deliver or ensure the delivery of the Goods to us. We may collect the Goods from you, at your expense. If we need to gain access to your residential Premises for the purpose of removing the Goods, you expressly agree to us gaining access to your property and agree to execute such forms as we may require from time to time to facilitate the authority to enter the Premises.
- 8.8 If this Agreement is terminated and we repossess the Goods, we may deal with the Goods as we deem fit.

9. EARLY TERMINATION

- 9.1 The lease Agreement is a fixed term fixed repayments agreement. You may only terminate this Agreement early in accordance with clauses 4.5 and 9.2.
- 9.2 If you wish to terminate this Agreement before the expiry of the term;

- (a) if we agree, you may return the Goods to us in good working order except for reasonable wear and tear;
- (b) if we do not agree to (a) then you must pay us:
 - (i) all overdue Payments;
 - (ii) the present value of all remaining Payments for the balance of the term being the fortnightly/monthly rental Payments multiplied by the unexpired fortnightly/monthly term under the Agreement.

9.3 If you make the payments in clause 9.2(b), you will not be in default under this Agreement and we will then tell you whether we are willing to negotiate the sale of the Goods to you.

9.4 If the return of the Goods option is applicable, until you return the Goods, you must continue to make the Payments and all other amounts payable under this Agreement when due.

10. END OF TERM OPTIONS

10.1 This clause applies only if this Agreement comes to an end not by reason of any default.

- 10.2 On expiry of this Agreement;
- (a) you may return the Goods to us;
 - (b) you may continue to rent from us on a monthly basis;
 - (c) you may give us an offer to purchase the Goods from us.

10.3 The process of what happens at the end of the lease will be explained in the end of lease statement that will be sent to you (see clause 11).

11. PERIODIC AND END OF LEASE STATEMENTS

11.1 We will give you a periodic statement of account no later than the first anniversary and every anniversary thereafter after Commencement Date.

11.2 We will not give you a statement of account if you are in default under this Agreement and we commenced enforcement proceeding.

11.3 You may, at any time, request us to issue you with a statement of account. We will issue the statement within 14 days of the request:

- (a) If the request was oral the statement can be given orally however if the request was in writing, the statement of account will be provided in writing; and
- (b) The statement of account issued by us under this request will include information about your account, any credit and or debits made to your account during the statement period, the Payment outstanding and any corrections to the account.

11.4 No later than 90 days before the end of this Agreement, we will issue you an end of agreement statement. The end of agreement statement will provide information as required by Law in regards to your obligations under this Agreement, including:

- (a) the date the agreement ends;
- (b) Your obligations under this Agreement with regards to the Goods;
- (c) the total amount that you would have paid under this Agreement (assuming no default);
- (d) a date by which the Goods must be returned and information in relation to the collection or the return of the Goods;
- (e) your liability if the Goods are not returned;
- (f) a statement whether we are willing to negotiate with you the sale of the Goods to you and if we are prepared to negotiate the sale of the Goods to you, an estimate sale price of the Goods and contact details through whom the sale can be completed.

11.5 We will not give you an end of agreement statement of account if you are in default under this Agreement and we wrote off the debt under this Agreement or we commenced enforcement proceeding or if You are deceased or are insolvent unless the trustee in bankruptcy or the personal representative of your estate asks for a statement of account.

11.6 You may request a statement of amounts payable on termination to be provided to you. If you request such a statement, We will provide you with such statement within 7 days of your request. The statement will contain information including;

- (a) about the amount required to terminate this Agreement ;
- (b) Your liability if this Agreement is terminated;
- (c) any information required by Law in relation to your rights to the Goods, the return of the Goods and whether we are prepared to negotiate the sale of the Goods to you; and
- (d) any further information as required by Law.

12. DISPUTED AMOUNTS

12.1 If you disagree with any amount debited to your account as set out in the statement, you may dispute that liability. If a statement of accounts is issued, you must dispute the liability within 30 days after you receive the statement of account. If a statement of account is not issued, you must dispute the liability within 3 months after the end of this Agreement.

12.2 We will consider the transaction and provide you with details in relation to the transaction and the debit to the account.

12.3 If you dispute a transaction in accordance with this clause, we will not commence enforcement proceeding against you before the expiry of

30 days from the date we provided you with an explanation in regards to your account.

13. HARDSHIP

13.1 If you experience difficulties or you are unable to meet your obligations under this Agreement, you may give us notice with details of the difficulties or inability. The notice can be given orally or in writing (**Hardship Notice**).

13.2 In the Hardship Notice you may ask us to;

- (a) extend the term of your lease and reduce rental payments; or
- (b) to extend the term of your lease and delay rental payments for a set time; or
- (c) to delay rental payments for a set time.

13.3 We may require additional information from you in relation to the Hardship Notice and if we do, you must provide us with such information as required.

13.4 We will give you notice and advise of our decision in relation to the Hardship Notice within 21 days of receiving the Hardship Notice or additional information or 28 days if you failed to provide additional information.

13.5 Our notice in relation to your Hardship Notice will detail;

- (a) whether we have agreed to change this Agreement and what changes will be effected; or
- (b) whether we have not agreed to change this Agreement and the reasons why we did not agree.

13.6 We do not have to agree to a Hardship Notice or request to amend this Agreement as a result of your hardship. If we decline your request to change this Agreement on the grounds of hardship, we will advise you accordingly and provide you with the name and contact details of our external dispute resolution scheme.

13.7 If we agree to vary this Agreement on the grounds of hardship, we will give you notice, no later than 30 days from the date we agreed to vary this Agreement, detailing the changes to this Agreement and any information required by Law.

14. WARRANTIES AND REPRESENTATIONS

14.1 You irrevocably warrant and represent that;

- (a) the information you have provided us in the application process and as requested by us is true and accurate and is not misleading;
- (b) You will not remove, deface or change the Goods serial number, open its casing, alter its

power cord or temper with the Goods in any way whatsoever, if applicable;

- (c) You will not misuse or improperly install or inadequately or improperly maintain the Goods or connect to the wrong voltage or abuse the Goods in any way whatsoever, if applicable;
- (d) You will not mortgage or allow the Goods to be mortgaged by any person unless authorised by us;
- (e) You must not deal with the Goods in any manner that is inconsistent with our interest in the Goods;
- (f) you will immediately advise us if you become aware of an issue that may result in a claim against us or the Goods; and
- (g) this Agreement constitute a legally binding and enforceable agreement against you.

15. PERSONAL PROPERTY SECURITIES ACT

15.1 You acknowledge that the Goods are personal property to which the Personal Property Securities Act 2009 (Cth) (**PPS Act**) applies.

15.2 We reserve our right to register a security interest in the Goods under the PPS Act.

15.3 You expressly agree that this Agreement is a security agreement under the PPS Act and an instrument that will enable us to register a security interest in the Goods.

15.4 You must do anything we reasonably ask you to do and execute such documents as we may ask you to execute from time to time to;

- (a) provide us with effective or better security under the PPS Act in the Goods;
- (b) bind yourself to any security agreement we ask you to execute;
- (c) ensure that the security interest we hold is enforceable against you; and
- (d) perfect the security interest by registration.

15.5 We may at your expense, apply for any registration, or give any notification, in connection with a security interest created under this Agreement.

16. PRIVACY DECLARATION

This privacy declaration contains important information about our collection, use and disclosure of personal information. Personal information is defined in the Privacy Act as information (or opinion), in any form, about an individual (not a business, company or trust) whose identity is apparent or can be ascertained from the information held.

By signing this Agreement, you agree to the collection, use and disclosure of personal information as set out in this privacy notice. If you do not agree or do not provide some of the information request, we may not be able to process or accept your application.

The collection, storage and use of personal information is governed by our Privacy Policy

- 16.1 We undertake to comply with the Privacy Act 1988 (Cth) as is amended. During the application process and throughout the term, we may collect store and use your personal information. We undertake to safe guard your personal information and not to use it for any other purpose except to facilitate this Agreement and our relationship.
- 16.2 You expressly authorise us to liaise with any credit reporting agencies/bureaus or credit providers and receive from these companies your credit file. Your credit file will contain information about your credit activity and any applications for credit you may have made. Your credit file may contain information about your credit worthiness, credit standing, credit history and credit capacity.
- 16.3 For the purpose of assessing your application, we may also collect information about your commercial activities and commercial credit worthiness from a business which provides commercial credit worthiness information.
- 16.4 We may collect, store and or disclose information about you to third parties for the following purposes:
- (a) To comply with the Law;
 - (b) to obtain a credit report about you,
 - (c) allow the credit reporting agency to create or maintain a credit information file containing information about you.
 - (d) to provide you with promotional information about financial services and products on an ongoing basis, by any means including telephone, email and other electronic messages (we may also share your information with joint promotion partners for this purpose);
 - (e) for the management of this Agreement and administrative purposes including credit scoring, securitisation, portfolio analysis, research, planning, security and risk management;
 - (f) to protect our lawful interests;
 - (g) to give effect to your instructions; and
 - (h) where a third party acquires or wishes to acquire, or make enquiries in relation to acquiring an interest in all or part of our company or our business.

By executing this Agreement, you expressly agree and authorise us to use your personal information for a secondary purpose of providing you with information about other financial products we may offer from time to time. If you do not wish your personal information to be used or disclosed for the promotional services described above, please use the opt-out box in the Agreement, or contact us at any time.

- 16.5 The information we may collect or disclose includes, when permitted by law:
- (a) permitted identification information;
 - (b) your application for credit - the fact that you have applied for credit and the amount;
 - (c) the fact that we are a current credit provider to you;
 - (d) that repayments are more than 60 days overdue, in certain circumstances;
 - (e) that repayments are no longer overdue;
 - (f) information whether you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations);
 - (g) dishonoured cheques - cheques drawn by you for \$150 or more which have been dishonoured more than once;
 - (h) repayment history;
 - (i) the amount and type of credit you have applied for, and any credit limit;
 - (j) information about court judgments against you;
 - (k) publicly available information relevant to your credit worthiness;
 - (l) information about new payment arrangements where your repayments are overdue;
 - (m) certain insolvency information from the National Personal Insolvency Index.

This information may be given before, during or after Commencement Date.

We may use credit reports obtained from credit reporting agencies to produce our own assessments and ratings in respect of your credit worthiness, which may also take into account information we obtain from you and other sources.

- 16.6 If you are in default, we may report the default to the credit reporting agencies in compliance with the Privacy Act 1988.
- 16.7 The credit reporting agencies we use may include:
- (a) Veda, PO Box 964 North Sydney 2059, www.mycreditfile.com.au, 130 762 007
- 16.7 Subject to privacy laws, we may also share personal information with related bodies corporate and with third parties with whom we have dealings in the usual course of carrying on our business. The types of third parties to whom we may disclose personal information includes our agents, service providers, funders and financiers, government bodies and dispute resolution bodies.
- 16.8 You have the right to seek access to any information we hold about you. Contact our privacy officer in this regards. We may charge you a fee to access and or correct your personal information that is held with us. You have the right to ask us to correct any information we hold

about you if the information is inaccurate or erroneous.

- 16.9 You have the right to refuse to give us your personal information. If you decline to provide us with personal information, we will decline your application.
- 16.10 We reserve the right to vary this privacy policy and obligation from time to time. If we change this privacy undertaking, we will provide you with notice in accordance with the notice provisions in this Agreement.

17. AUTHORITY TO COMPLETE

You expressly authorise us to complete any blanks or correct any errors in this Agreement that are clearly incorrect provided that the amendments and or completion of blanks does not materially change the terms of this Agreement or adversely affect you.

18. DISPUTE RESOLUTION

- 18.1 If you have a compliment, inquiry or complaint that you wish to raise with us in relation to this Agreement, you can contact us by calling or writing to us at the numbers and addresses as set out on our website www.amazingrentals.com.au under the heading dispute resolution. Because we operate from different location, we recommend that you contact the centre closest to you.
- 18.2 Our website includes important information about our dispute resolution process and time frame by which we will respond to you. You should inform us of the nature of the compliment, inquiry or complaint. If you have special needs including limited literacy skills, please let us know and we will provide further assistance.
- 18.3 We will promptly respond to all complaints we receive. However, we will prioritise complaints we consider to be urgent based on the consequences to you or any other reasonable criteria we consider appropriate from time to time.
- 18.4 We will endeavour to resolve your complaint on the spot. If this is not possible, we will:
- (a) acknowledge receipt of your complaint; and
 - (b) tell you the name and contact details of the person who is investigating your complaint
- 18.5 This will be done by sending you an email to your designated email address setting out the relevant details.
- 18.6 Sometimes we may require that you confirm the nature of a complaint with us in writing if we consider this to be appropriate in the circumstances.
- 18.7 We will then investigate the complaint in a timely manner and may ask you for further information before informing you of the results of our investigation

19. GENERAL

- 19.1 You must not assign or dispose of your interest in the Goods unless we consent to this in writing. We may, at our discretion, refuse consent or grant consent with such conditions as we deem appropriate to protect our interest in the Goods. We may assign our interest in this Agreement and we will give you notice if this happens.
- 19.2 If a provision of this Agreement is declared unenforceable void or voidable, this provision is severed from this Agreement and such act shall not adversely affect the operation and enforceability of the remainder of the document.
- 19.3 This Agreement shall be governed by the laws of QLD and the parties submit to the exclusive jurisdiction of the court of the state of QLD and any courts taking appeals from these courts.
- 19.4 Notices:
- (a) We will not change any Payments that apply to your Agreement.
 - (b) We can give any information, notice or other document to you at the address you nominate to us or in any other way the Law allows.
 - (c) To the extent permitted by Law, you consent to receiving any information, document or notice in relation to this Agreement by electronic communication (including without limitation by email).
 - (d) You acknowledge that you may withdraw your consent to the giving of information, documents or notices by electronic communication (including email) at any time.
 - (e) You must notify us of any change to your address or financial circumstances.
- 19.5 The failure of a party to enforce the provisions of this Agreement or to exercise any right expressed in this Agreement is not taken be a waiver of such provisions or rights and does not affect the enforcement of this Agreement at a later time.
- 19.6 You acknowledge and represent that:
- (a) All information supplied to us in order for us to asses the suitability of this Agreement to you is true and correct and no relevant information has been omitted.
 - (b) You have not been induced to enter this Agreement by any statement made by us or any of our representatives which is not included in this Agreement.
 - (c) this is a consumer lease agreement and is suitable for your needs, requirements and objectives.
 - (e) You had the opportunity to obtain legal advice and understand the terms and conditions of this Agreement and had signed this Agreement freely and voluntarily.
- 19.7 This Agreement is the only agreement between the parties in relation to the subject matter and it

supersedes any other arrangement or understanding in relation to the subject matter.