

Build and Grow your Future



CREDIT GUIDE

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This Credit Guide is designed to assist you in choosing whether to enter into a finance agreement with CNH Industrial Capital Australia Pty Ltd (CNH Industrial Capital)

It gives you important information about the products we provide.

This guide applies for borrowers for wholly or predominantly business purposes and does not apply to individuals for personal, domestic or household purposes.

You may have inquired, been quoted on or applied for finance through a representative of your dealer. CNH Industrial Capital does not appoint these representatives and is not responsible for any advice they provide.

WHAT FINANCE PRODUCTS WE OFFER

We offer a range of business equipment finance products, including:

- Chattel Mortgage
- Commercial Hire Purchase
- Finance Lease
- Operating Lease

You should seek advice from a financial counsellor or obtain legal advice or do both to ascertain which finance product best suits your individual needs.

OUR OBLIGATION BEFORE PROVIDING FINANCE TO YOU

As a credit provider we will not:

- Enter into a agreement with you, or
- Increase the credit limit of you current agreement

If we assess that the finance agreement is unsuitable for you. This is our Suitability Assessment. It assesses whether:

- The finance agreement meets your requirements or objectives, or
- You will be unable to comply with your financial obligations under the finance agreement, or
- You can only meet your financial obligations under the finance agreement with substantial hardship.

To help us ensure that we do not enter in a finance agreement which is unsuitable for you we will:

- Make reasonable enquires relating to our financial situation, requirements and objectives, and
- Take reasonable steps to verify your financial situation.

COPY OF OUR ASSESSMENT

You can ask for a written copy of our assessment within seven years of the date of the agreement is made. This will include the inquiries we made and the factual information we relied on.

If your request is within two years of the assessment, we will provide you a copy of the assessment within seven business days, otherwise we will provide you the assessment within 21 days.

We are not required to provide a copy of your assessment when your application has been declined.

HOW WE RESOLVE YOUR COMPLAINTS

If you are not satisfied with our level of service, rest assured we are committed to working with you to achieve the right solution.

Our friendly Customer Service Team is your first point of contact. They are always here to help and can be contacted by any of the following ways:



1800 807 934



1800 177 916



customerservice@cnhind.com



Locked Bag 3, St Marys NSW 1790

In the event that we are not able to resolve your complaint in the first instance, it will be escalated to a dedicated Customer Complaints Team for further investigation.

We encourage you to view "Our service commitment to supporting your business" booklet via our www.cnhindustrialcapital.com website, which contains:

- General and useful information that you may require about CNH Industrial Capital.
- The information that we will supply to you during the term of your agreement with us.
- The options we can provide you in the event that you experience financial difficulty.