

CONSUMER LEASE CREDIT GUIDE

1. ABOUT THIS GUIDE

It is important that you carefully read this Credit Guide as soon as you receive it. This Credit Guide provides you with information relating to our credit provision.

It also provides information about what you should do if you have a complaint or dispute in connection with our credit provision.

2. WHO WE ARE

We are SE Solar 2 Pty Ltd (ABN 71 166 080 486). In this Credit Guide we refer to ourselves as “SunEdison”, “we” or “us”. We hold Australian Credit Licence Number 468155 issued by the Australian Securities and Investments Commission (ASIC).

3. ASSESSING SUITABILITY OF CONSUMER LEASES

The National Consumer Credit Protection Act (NCCP) requires that we must not enter into a consumer lease with you if the consumer lease is unsuitable for you. To undertake this assessment we ask you for certain information to consider and verify.

Prior to providing you any consumer lease we will:

- make inquiries about your requirements and objectives;
- take steps to verify the information you provide regarding your financial situation; and
- make an assessment on whether the consumer lease is unsuitable for you.

The consumer lease is unsuitable for you if, at the time the consumer lease is entered into:

- it is likely that you will be unable to comply with your financial obligations under the consumer lease, or could only comply with substantial hardship: or
- the consumer lease does not meet your requirements or objectives.

4. GETTING A COPY OF OUR ASSESSMENT

You can request a copy of our assessment. We must give you a written copy of the assessment without charge:

- before entering the consumer lease, if you request it then; or
- within 7 business days if your request is made within 2 years of entering into the consumer lease; or
- otherwise, within 21 business days.

We do not need to give a copy of the assessment if:

- your request is more than 7 years after entering into the consumer lease; or
- the consumer lease is not entered into.

5. FEES AND CHARGES

Any fees and charges will be set out in the consumer lease documentation provided to you. You should review all disclosure documents and your lease contract for further details of any such fees and charges.

6. HOW WE AIM TO RESOLVE COMPLAINTS

If you are unhappy with us or our services please let us know:

Speak to your sales representative

Call us on 133 786

Write to us at:

Attention: Credit Risk Manager
c/- SunEdison Australia Pty Ltd
PO Box 5265, South Melbourne VIC 3205

Where possible, we will try to resolve any concerns you raise immediately. However, sometimes we are unable to do this because there are complicated circumstances to investigate. In these cases the process can take longer. We will let you know who is handling your dispute and how you can contact them.



If we cannot resolve your concerns to your satisfaction, you may wish to contact the Credit & Investments Ombudsman (CIO) of which we are a member. Our membership number is M0026414. CIO is a free and independent complaint resolution scheme approved by ASIC.

You can contact CIO direct by calling 1800 138 422. For more information visit www.cio.org.au.

7. HOW YOU CAN CONTACT US

You can contact us to find out more information about us or any of our services in the following ways:

Call us on 133 786

Fax us on (03) 9697 1919

Visit our website at www.sunedison.com.au

Write to us at:

Attention: Credit Risk Manager
c/- SunEdison Australia Pty Ltd
PO Box 5265, South Melbourne VIC 3205

8. THINGS YOU SHOULD KNOW

You should always rely on your own enquiries in relation to entering into a loan or a lease.

We do not provide legal or financial advice. It is important you understand your legal obligations under any loan or lease you enter into and the financial consequences of entering into that loan or lease. If you have any concerns you should obtain independent legal and financial advice before you enter into any loan or lease.

Revision:	Amendment made:	Date:	Changed By:	Approved By:
0		26 June 2015	General Counsel Australia	General Counsel Australia