



JOHN DEERE FINANCIAL

John Deere Financial Limited
A.C.N. 078 714 646 NZ GST Registration No:70-781-018
A.B.N. 55 078 714 646
Australian Credit Licence Number 391484
Incorporated in Queensland, Australia
166-170 Magnesium Drive, Crestmead QLD 4132, Australia
P.O. Box 1544, Browns Plains BC QLD 4118, Australia
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JOHN DEERE FINANCIAL LIMITED – CREDIT GUIDE

1. INTRODUCTION

John Deere Financial Limited offers customers credit contracts specifically designed to help purchase new John Deere agriculture or grounds care equipment.

This Guide is designed to assist you in deciding whether to enter into a credit contract with John Deere Financial Limited and related matters. It provides you with an overview of our obligations and your rights in assessing the suitability of a credit contract or credit limit increase. This Guide also outlines our procedure for resolving disputes.

2. CONTACTING US

Name: John Deere Financial Limited ("JDF", "we", "us", "our")
Address: 166-170 Magnesium Drive, Crestmead QLD 4132
Phone number: 1800 857 057
Website: www.JohnDeereFinancial.com.au

3. ASSESSMENT OF SUITABILITY FOR A CREDIT CONTRACT OR INCREASE IN CREDIT LIMIT - OUR OBLIGATIONS AND YOUR RIGHTS

Before JDF enters into a credit contract or increases the credit limit under a credit contract we are required by law to assess the suitability of the credit contract or increase.

To assess suitability, JDF will make reasonable inquiries about:

- (a) your requirements and objectives in relation to the credit contract or credit limit increase; and
- (b) your financial situation (we will also take reasonable steps to verify this).

3.1. UNSUITABILITY CRITERIA

JDF cannot enter a credit contract or increase the credit limit if:

- (a) it is likely that you will be unable to meet your financial obligations under the contract or could only meet with them with substantial hardship; or
- (b) the contract does not meet your requirements or objectives.

3.2. REQUESTING A COPY OF OUR ASSESSMENT NOTICE

Before entering into the credit contract or at any time during the first 7 years of the contract or after the credit limit increase, you can request a written copy of our assessment. There is no fee for requesting a copy of our assessment.

If you request a copy of the assessment before we enter into the credit contract or increase the credit limit we will provide you with a copy of the assessment before we do so.

If you ask to see our assessment within the first 2 years, we will provide you with a written copy of our assessment within 7 business days after we receive your request.

If you ask to see our assessment within 2-7 years, we will provide you with a written copy of our assessment within 21 business days after we receive your request.

We do not have to provide the assessment if you don't enter into the credit contract or we do not increase the credit limit.

4. RESOLVING DISPUTES

JDF is committed to a fair and prompt resolution of any disputes or complaints.

Should you have such a concern please contact us on 1800 857 057. This will allow us to serve you better and continually improve our customer service. Often these complaints or concerns are misunderstandings that can be resolved via a telephone conversation or two with our Customer Service Representative.

You can also:

- (a) Email the Customer Service Representative at 23JDFComplaints@JohnDeere.com
- (b) Fax the Customer Service Representative a letter to (07) 3802 3142
- (c) Send the Customer Service Representative a letter to our postal address: P.O. Box 1544, Browns Plains BC QLD 4118
- (d) Visit the Customer Service Representative at our street address: 166-170 Magnesium Drive, Crestmead QLD 4132

If you have chosen to email, fax or write to us with a complaint, you will receive an acknowledgement so you will know that we have received your complaint.

The Customer Service Representative will assist you with handling the complaint and will advise if any further information is needed.

The Customer Service Representative will liaise with managers and staff at JDF to find answers for you and we will inform you of the decision and the reasons for that decision.

Unless there are exceptional circumstances, we will generally respond to your complaint within 45 days of receipt of the initial complaint, or such shorter period as required by law.

If we are unable to resolve the complaint within 45 days we will:

- (a) Inform you of the reasons for the delay
- (b) Specify a date when a decision can be reasonably expected; and
- (c) Notify you of your right to contact either the Credit & Investments Ombudsman or the Australian Financial Complaints Authority.

All complaints will be processed at no charge to you.

If you are not satisfied with the result of your complaint you may wish to contact the Credit & Investments Ombudsman and from 1 November 2018, the Australian Financial Complaints Authority (AFCA).

The Credit & Investments Ombudsman may be contacted as follows.

Credit and Investments Ombudsman
Reply Paid 252
South Sydney NSW 1234
Phone: 1800 138 422
Email: info@cio.org.au

The Credit & Investments Ombudsman is a free service established to provide you with an independent mechanism to resolve specific complaints.

From 1 November 2018, if an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)

In writing to
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at <http://www.asic.gov.au>.