Insurance Details[1] – Tiers

Item	Basic	Gold	Platinum
Additional rental payment per week	Nil	$5.00	$10.00
Excess payable by you per accident for at-fault claims	$1,250.00	$1,250.00	$750.00
Free windscreen cover (limited to 1 per contractual period and valued at c. $400.00)	Nil	✓	✓
Free car key replacement (limited to 1 per contractual period and valued at c. $250.00)	Nil	✓	✓
Free loan car if/when required for up to 2 weeks (valued at c. $600.00)	Nil	Nil	✓

[1] CarCoop, as the owner of the vehicle, arranges for insurance for the vehicle for the term of the agreement. In accordance with the insurance arrangements made by CarCoop, CarCoop makes available the insurance tier selected by you (as set out above), as a CarCoop customer, in accordance with the terms of this agreement.

CarCoop Pty Ltd, Office 10A, 2 Flinders Parade North Lakes, QLD 4509 **Phone** 1800 614 299 **Email** payments@carcoop.com.au **ABN** 22 634 044 321	CarCoop Rent - - - Drive - - - Buy

This is *your* Direct Debit Request Service Agreement with **CarCoop Pty Ltd.**

It explains what *your* obligations are when undertaking a direct debit arrangement with *us*. It also details what *our* obligations are to *you* as *your* Direct Debit provider.

Please keep this agreement for future reference. It forms part of the terms and conditions of *your direct debit request* and should be read in conjunction with *your direct debit request* authorisation.

Definitions	**account** means the account held at *your financial institution* from which *we* are authorised to arrange for funds to be debited. **agreement** means this Direct Debit Request Service Agreement between *you* and *us*. **banking day** means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia. **debit day** means the day that payment by *you* to *us* is due. **direct debit request** means the direct debit request in this *agreement* between *us* and *you*. **debit payment** means a particular transaction where a debit is made. **us** or **we** or **CarCoop** means CarCoop Pty Ltd (the Debit User) *you* have authorised by requesting a *direct debit request*. **you** means the customer who has signed, or authorised by other means, the *direct debit request*. **your financial institution** means the financial institution nominated by *you* on the *direct debit request* at which the *account* is maintained.
1. Debiting *your account*	1.1 By signing a *direct debit request* or by providing *us* with a valid instruction, *you* have authorised *us* to arrange for funds to be debited from *your account*. *You* should refer to the *direct debit request* and this *agreement* for the terms of the arrangement between *us* and *you*.
	1.2 *We* will only arrange for funds to be debited from *your account* as authorised in the *direct debit request*. Or *we* will only arrange for funds to be debited from *your account* if *we* have sent to the address nominated by *you* in the *direct debit request*, a billing advice which specifies the amount payable by *you* to *us* and when it is due.
	1.3 If the *debit day* falls on a day that is not a *banking day*, *we* may direct *your financial institution* to debit *your account* on the following *banking day*. If *you* are unsure about which day *your account* has or will be debited *you* should ask *your financial institution*.
2. Amendments by *us*	*We* may vary any details of this *agreement* or a *direct debit request* at any time by giving *you* at least fourteen (14) days written notice. *We* may also require the amount of *your direct debit request* to cover any fees, tolls, fines or charges which have been incurred by *you* (as set out in 'Amount and Frequency' above).
3. Amendments by *you*	*We* may vary any details of this *agreement* or a *direct debit request* at any time by giving *you* at least fourteen (14) days written notice. *We* may also require the amount of *your direct debit request* to cover any fees, tolls, fines or charges which have been incurred by *you* (as set out in 'Amount and Frequency' above).

4. *Your* obligations	4.1 It is *your* responsibility to ensure that there are sufficient, clear funds available in *your account* to allow a *debit payment* to be made in accordance with the d*irect debit request*.
	4.2 If there are insufficient, clear funds in *your account* to meet a *debit payment*: (a) *you* may be charged a fee and/or interest by *your financial institution*; (b) *you* may also incur fees or charges imposed or incurred by *us*; and *you* must arrange for the *debit payment* to be made by another method or arrange for sufficient clear funds to be in *your account* by an agreed time so that *we* can process the *debit payment*.
	You should check *your account* statement to verify that the amounts debited from *your account* are correct.
5. Dispute	5.1 If *you* believe that there has been an error in debiting *your account*, *you* should notify *us* directly and confirm that notice in writing with *us* as soon as possible so that *we* can resolve *your* query as efficiently as possible.
	5.2 If *we* conclude, as a result of our investigations, that *your account* has been incorrectly debited *we* will respond to *your* query by arranging for *your financial institution* to adjust *your account* (including interest and charges) accordingly. *We* will also notify *you* in writing of the amount by which *your account* has been adjusted.
	5.3 If *we* conclude, as a result of our investigations, that *your account* has not been incorrectly debited, *we* will respond to *your* query by providing *you* with evidence for this finding in writing.
6. Accounts	*You* should check: (a) with *your financial institution* whether direct debiting is available from *your account* as direct debiting is not available on all accounts offered by financial institutions; (b) *your account* details which *you* have provided to *us* are correct by checking them against a recent *account* statement; and with *your financial institution* before completing the *direct debit request* if *you* have any queries about how to complete the *direct debit request*.
7. Confidentiality	7.1 *We* will keep any information (including *your account* details) in *your direct debit request* confidential. *We* will make reasonable efforts to keep any such information that *we* have about *you* secure and to ensure that any of our employees or agents who have access to information about *you* do not make any unauthorised use, modification, reproduction or disclosure of that information.
	7.2 *We* will only disclose information that *we* have about *you*: (a) to the extent specifically required by law; or for the purposes of this *agreement* (including disclosing information in connection with any query or claim).

10A/2 Flinders Parade. North Lakes QLD 4509
ABN 22 634 044 321

1300 614 299 applications@carcoop.com.au www.carcoop.com.au

8. Notice	8.1 If *you* wish to notify *us* in writing about anything relating to this *agreement*, *you* should write to: CarCoop Pty Ltd via email: payments@carcoop.com.au.
	8.2 *We* will notify *you* by sending a notice in the ordinary post to the address *you* have given *us* or by sending an email to the email address *you* have given *us* in the *direct debit request*.
	8.3 Any notice will be deemed to have been received on the third *banking day* after posting or if a notice is sent by email, at the time the recipient receives the email in their relevant email inbox.

INFRINGEMENT NOTICES & FEES

1. **Designated Driver:** The person who is the signatory on this agreement will be nominated as the driver for all traffic infringements and toll evasions upon entering this agreement. You will then incur the fine charged directly by these bodies.
2. **Speeding, parking, littering or any other traffic infringement:** CarCoop reserves the right to charge you a $12.00 fee for the administration of any unpaid traffic infringements. (This is in addition to the unpaid amount of the fine or penalty for the infringement.)
3. **Unpaid toll notices:** CarCoop reserves the right to charge you a $12.00 administration fee per occurrence. (This is in addition to the unpaid toll amount.). As stated in our cover letter, we recommend that you create a Linkt account, and a team member can assist you with this promptly.
4. **Late Payment Fee:** If you are late making the agreed (weekly and/or scheduled fortnightly) payment CarCoop reserves the right to charge you a fee of $12.00 per week (or part of a week) until resolved. Please contact us if you are experiencing payment difficulties, we are here to help.
5. **Dishonoured Bank Direct Debit:** CarCoop reserves the right to charge you a $12.00 fee for each dishonoured direct debit. Please contact us if you believe your direct debit may not clear so that we can assist you.
6. **Change of Direct Debit Request Authority:** If you cancel a direct debit request authority and do not provide us with the required 14 days written notice to allow sufficient time for CarCoop to process the updated direct debit request authority within the required pay cycle, we reserve the right to charge you a $12.00 administration fee for any processing required.
7. **Manual Payment Fee:** CarCoop reserves the right to charge you a $12.00 fee for each manual payment in lieu of a direct debit unless otherwise waived by CarCoop.
8. **Immobilisation & Re-Activations:** CarCoop reserves the right to immobilise your car in the event of non-payment and to charge you a $12.00 fee to re-activate the vehicle after it has been immobilised in accordance with this agreement.
9. **Payment Methods:** If CarCoop attempts to process a fine/fee or admin charge and due to no fault of CarCoop the payment cannot be processed (e.g. you have closed or changed your bank account and have not provided details of a new one to CarCoop, or you do not have sufficient funds in *your* bank account to cover the payment), CarCoop reserves the right, acting reasonably, to charge interest on the amount incurred by CarCoop in paying the fine/fee or charge @ 19.95% per annum.
10. **Comprehensive Insurance:** CarCoop Comprehensive Insurance - please note that the excess per vehicle under your agreement with CarCoop is: (i) $1250.00 for the basic and gold tier insurance options for at fault claims; (ii) $750.00 for the platinum tier insurance option for at fault claims (this excess will apply where no third party details are available, or where they are available but following an assessment of the applicable claim you are found to be at fault); and (iii) $500.00 for not at fault claims (where you are not at fault, you provide CarCoop with the third party details (including a claim number) and the third party has insurance), at CarCoop's discretion, acting reasonably.

***** PLEASE NOTE - WE DO NOT WANT TO CHARGE YOU! *****

Please take care on Australian roads, be aware you must plan to pay toll fees with the toll road companies. You may purchase an eTag, pay prior to travelling or pay your tolls within 3 days of using the toll roads, this will avoid extra charges. Our team would like to help you streamline this process today by signing you up with www.linkt.com.au.
Any changes or updates to any contractual matter including alterations to banking details, debit/credit card details, address and contact numbers (including mobile phone) are the sole responsibility of the signatory of this agreement. If any details change, please advise CarCoop immediately in writing payments@carcoop.com.au.

Please note that CarCoop reserves the right to charge fees pursuant to this agreement, accrue the fees chargeable, defer payment and its receipt of the charged and accrued fees to a later time in the term of the agreement (e.g., at/near the end of the contract term).

CarCoop Vehicle Agreement

This CarCoop Vehicle Agreement (**agreement**) includes the relevant obligations and commitments of each party (that is, us and you) with respect to the assigned vehicle and the details, inclusions and exclusions (including financial) during the term of the agreement. This agreement provides the option to upgrade, offer to purchase or return the assigned vehicle at the conclusion of the agreement at CarCoop's discretion.
Note: Your signature is your acknowledgement that you have read and understood the CarCoop Vehicle Agreement in its entirety and that you are bound by it. It is recommended that you seek your own independent legal advice prior to entering into this agreement.

1. The Agreement allows you to rent the vehicle for 2/**4 years**. At the end of the term, you must return the vehicle and at the conclusion of the term at CarCoop's discretion you will have the option to either return, upgrade or offer to purchase the vehicle. At no point during the term of this agreement do you own the vehicle, nor do you have an option to purchase it during this term without the prior written permission of CarCoop.

2. Early Termination, failure to make payments or any other breach of this agreement will be subject to payment of costs and the Balance Due.

If you wish to return the vehicle to us prior to the end of the term, or the agreement is terminated early by reason of default by you, you are required to pay:

(a) Any unpaid rental payments and other amounts owing by you to us (including any unpaid and accrued fees and charges, including those which may be charged after the date of termination in accordance with this agreement) up to and including the date of termination; plus

(b) The future rental payments that would have been payable to us if the agreement had run to its full term, discounted by the rate implicit in this lease, as determined by us acting reasonably; plus

(c) Any recovery, service/repairs (excluding general fair wear and tear) and enforcement expenses or administration costs in relation to return or recovery of the vehicle, as determined by us acting reasonably; and

(d) If you return the vehicle to us at the nominated location, we will deduct the vehicle's value from the amount you must pay us, as determined by us acting reasonably having regard to the age, odometer reading and condition of the vehicle when you return it to us.

3. At the end of the agreement the vehicle must be returned to our nearest location. At this time, we will discuss with you your options including the return or upgrade or an offer to purchase the vehicle from $1.00 (excluding tolls, fines & fees and roadworthy / transfer costs) at CarCoop’s discretion.

Payments

4. You must pay:

Ref.	Fee / Charge / Expense	Explanation
(a)	**Application Fee and Weekly Rental Payments**	Payment for the use of the vehicle as follows: (i) One off Application Fee of $590.00 payable on collection of the vehicle, this includes documentation fees, administration costs and vehicle preparation; and (ii) Weekly rental payments of $0.00 per week in advance on the scheduled date during the term (with the first week's payment payable on collection of the vehicle at the same time as paying the Application Fee).
(b)	**Tyre Replacement and Servicing Expenses**	For replacement **tyres** during the term, which is recommended at every 30,000kms (minimum) or when replacement is required. You are also responsible for the costs of balancing and alignment, or damage caused to the rims if required.
(c)	**Vehicle Repair and Operating Expenses**	**All other repair and operating expenses** of the vehicle, including fuel, lubricant and the cost of replacement parts and accessories over and above standard services. (i.e., brake pads / linings / cylinders, clutch components, light bulbs, battery, RSA additional costs & towing).
(d)	**Excess Mileage Charges**	**An allowance of 120,000kms** is allocated within this contractual period. If you exceed this allocation (that is, by exceeding 120,000kms on the odometer on the vehicle), you will be charged 17cents per km.
(e)	**Reimbursable Expenses**	Any **increase of cost/ expenses** incurred by CarCoop during the term of the agreement may be passed through by increasing the weekly rental payment (for example, if there is an increase in registration/insurance and/or GST).
(f)	**Repair and Replace Expenses**	For **maintaining the vehicle** in a roadworthy condition and for any loss, damage or subsequent repairs required to complete the final roadworthy or replacing the vehicle.
(g)	**Comprehensive Insurance Excess**	**Comprehensive Insurance excess of:** (i) **for basic and gold tiers – $1250.00** per accident for at fault claims; or (ii) **platinum tier – $750.00** per accident for at fault claims (this excess will apply where no third-party details are available, or where they are available but following an assessment of the applicable claim *you* are found to be at fault); and (iii) **$500** for not at fault claims (where you are not at fault, you provide CarCoop with the third-party details (including a claim number), and the third party has insurance), at CarCoop's discretion, acting reasonably. Accidents must be reported to CarCoop within 24 hours. Comprehensive Insurance is available to clients over 21 years of age.
(h)	**Infringement Notices & Fees**	Fees and charges which may be charged in the circumstances set out in the 'Infringement Notices & Fees' above.

5. All payments must be made by direct debit on their due date as per this agreement (unless otherwise previously agreed by CarCoop in writing, 14 days prior to the due date). Please note:

(a) late payment fees will apply as set out in this agreement – see 'Infringement Notices & Fees' section;

(b) overdue payments may be charged a weekly fee for every week (or part of a week) overdue, in accordance with the 'Infringement Notices & Fees' section unless otherwise agreed in writing by CarCoop;

(c) any bank fees charged to us will also be passed onto you due to payments being defaulted. A minimum dishonour fee of $12.00 will be charged for every direct debit request that is not honoured;

(d) in the event that your payments are in arrears and we have NOT received written confirmation (payments@carcoop.com.au) explaining the delay in payment, we will notify you via your preferred communication (example: SMS, call or email). CarCoop reserves the right to immobilise the vehicle, recover the vehicle and terminate the agreement for a monetary breach of the agreement which is not remedied within 7 days, or we determine, acting reasonably that the vehicle has been stolen or is at risk. Such termination may render you liable for the balance of the moneys payable under the agreement as outlined above in clause 2; and

(e) CarCoop can also immobilise the vehicle at your request (e.g. where you suspect the vehicle has been stolen or is at risk).

6. We will arrange and pay for (and you will do the things stated below):

Ref.	Item	Explanation
(a)	**Registration for the 4-year term**	CarCoop is responsible for the payment of registration during the agreed term. You must advise CarCoop immediately you become aware of any registration issue with respect to the vehicle.
(b)	**CTP Insurance for the 4-year term**	We will continue to pay this amount each subsequent year up to the end of the agreed term. As the vehicle owner, we are responsible for organising the CTP insurance and also the comprehensive insurance cover, which we organise on your behalf as the driver (see (e) below). You must advise CarCoop immediately you become aware of any insurance issue with respect to the vehicle.
(c)	**Roadside Assistance for the 4-year term**	Excluding costs of repairs, batteries and towing unless approved in writing by CarCoop. You will pay the costs of repairs, batteries and towing associated with Roadside Assistance, unless otherwise agreed in writing by CarCoop. You will notify us in writing each time you use the services of Roadside Assistance for the vehicle and describe the nature of the assistance requested.
(d)	**4 scheduled services valued at $150.00 per 15,000kms**	This equates to 1 standard scheduled service per annum.
(e)	**Comprehensive Insurance**	Comprehensive Insurance is available to clients over 21 years of age. As described above, CarCoop arranges for three different tiers of insurance coverage for customers to choose from with different rental payments applicable, under this agreement. CarCoop offers these insurance arrangements contractually with you, subject to and based on the insurance arrangements CarCoop enters into for insuring the vehicle.
(f)	**Your contractual obligations with respect to insurance**	Accidents must be reported to CarCoop within 24 hours. You must pay the excess specified in this agreement for your tier of insurance coverage. If you do not comply with these contractual obligations, CarCoop has the right to immobilise the vehicle and terminate this agreement.
(g)	**90-day warranty from the commencement of this agreement**	Or any extended factory or manufacturer warranties that may be included. If there is any issue with the vehicle which requires repairs or servicing outside of the standard servicing schedule, you will notify us promptly.

(h)	**Completion of the agreement & final roadworthy**	Subject to CarCoop's discretion, if agreed by you, CarCoop may assign you ownership of the vehicle at the end of the agreement. However, you are responsible for ensuring that the vehicle is in a roadworthy condition at the end of the agreement. If repairs are required to pass the final roadworthy inspection, then these costs will be borne by you. If agreed, however, CarCoop may pay for the final roadworthy of the vehicle at the end of the agreement. (By way of example: the vehicle may have a chipped or cracked windscreen and it is your responsibility and cost to fix the windscreen to ensure the vehicle is roadworthy at the end of the agreement). At the end of the agreement, CarCoop will determine the market value of the vehicle and any state and/or government transfer charges, on transfer, are to be borne by you. Any such amounts will be discussed between you and CarCoop in respect of any proposed transfer of the vehicle so that you are aware of these costs and charges on any transfer of the vehicle to you at the end of the agreement in accordance with this clause.

GPS Locator and Immobiliser

7. The vehicle may be fitted with a GPS locator and immobiliser which you must not remove, damage or tamper with. We may use it to determine service intervals or immobilise the vehicle in accordance with the terms of this agreement (see clause 5 and clause 6(f)).

Repossession

8. CarCoop reserves the right to repossess your vehicle in the event of non-payment by you of your payment obligations and/ or non-contact by you after we have sought to contact you and requested you return our vehicle (and/ or based on account payment history being deficient) in accordance with applicable law upon giving you 30 days written notice at the discretion of CarCoop management acting reasonably. CarCoop will provide you with 30 days' written notice via email of CarCoop's intention to exercise its right of repossession pursuant to this clause 8.

9. If we exercise our rights to **recover or repossess** the vehicle, then subject our obligations under applicable law, we may dispose of any goods left in the vehicle within 30 days after the date of the return of the vehicle to our nominated location. CarCoop will provide you with a notice within 2 business days (of the return of the vehicle) via email providing a description of any uncollected goods (if any) left in the vehicle and collection information.

Use of Vehicle

10. You must keep and maintain the vehicle in working condition and good repair (including regular fluid, service & maintenance checks).

11. The vehicle may only be driven on formed roads by licensed drivers over 21 years of age (P2 licence or over). It may not be used for any illegal purposes, driven while under the influence of alcohol, or any other drug, used in any race, or for the carrying of dangerous or excessive loads. If you are in breach you will be liable for all associated costs relating to damages.

12. It is your obligation to pay toll fees with the toll road companies. You may purchase an eTag, pay prior to travelling or pay your tolls within 3 days of using the toll roads, this will avoid extra charges. CarCoop recommends you streamline this process by signing up with www.linkt.com.au**.** It is also your obligation to comply with traffic laws and regulations and you are responsible for the payment of any infringement fines, as well as the administration costs of CarCoop managing the administration of any infringements on your behalf, pursuant to this agreement (including the 'Infringement Notices & Fees' section).

13. You must seek prior written approval to make any changes or alterations to the vehicle e.g. adding a tow bar and/or tinted windows.

14. We may give you reasonable written notice to inspect the vehicle, verify service and maintenance records, and do anything reasonably required to protect our rights under the agreement and keep the vehicle safe (which may include giving a notice of repossession in the circumstances in clauses 8 and 9 above), subject to applicable law. We may serve you with a notice requiring a scheduled service, repair or replacement of the vehicle within a reasonable time. Upon your receipt of such a notice, you agree to:

(a) where we have requested an inspection or replacement of the vehicle, arrange for the vehicle to be located at a location reasonably requested by CarCoop for the inspection;

(b) where we have requested a scheduled service or repair or replacement of the vehicle, arrange for the vehicle to be located at a service or repair shop provider or other location reasonably requested by CarCoop; and

(c) where we have issued a notice of repossession, arrange for the vehicle to be located at a location reasonably requested by CarCoop for the repossession.

15. You use the vehicle at your own risk. You may not sell, transfer, gift, assign, sub-lease, encumber or mortgage the vehicle without CarCoop's prior written consent.

Applicable Law

16. You have consumer rights conferred by the National Consumer Credit Protection Act (which incorporates the National Credit Code), Australian Consumer Law and the Australian Securities and Investments Commission Act 2001 and neither this clause nor any other provision of the Fixed Term Rental Contract excludes, restricts or modifies any implied terms, guarantees or rights you have under those laws or any other Federal, State or Territory legislation. The laws of the State in which the vehicle agreement is executed by you and of the Commonwealth of Australia govern the agreement.

Dispute Resolution

17. Internal

(a) If you believe that an error has occurred in connection with your account, wish to make a complaint, or are dissatisfied about the application of any aspect of the agreement (each a **Complaint**) is to contact a member of our staff who will help you in every way they reasonably can to resolve the Complaint.

(b) You can make a Complaint:

(i) verbally, in person or by calling us on +61 484 659 050; or

(ii) in writing, by email (finance@carcoop.com.au), post (Office 10A, 2 Flinders Parade, North Lakes QLD 4509) or our social media channels at Facebook (https://www.facebook.com/CarcoopCo/), Instagram (https://www.instagram.com/carcoopco/), Tik Tok (https://www.tiktok.com/@carcoopco), X (https://x.com/CarcoopCo) and LinkedIn (https://www.linkedin.com/company/carcoopco/)

(c) If the member of staff in clause 17(a) is unable to assist you or resolve the Complaint to your satisfaction, they will refer the Complaint to our Internal Dispute Resolution (**IDR**) Officer who will immediately commence our IDR process. You will be notified of this referral in writing.

(d) Notwithstanding any contrary provision, where we have received a Complaint from you in accordance with clause 17(b), we will acknowledge receipt of that Complaint in writing to you within 1 business day, or as soon as practicable.

(e) In carrying out our IDR process (as referred to in clause 17(c)), our IDR Officer will take all reasonable steps under applicable law to investigate your Complaint and reach a resolution. Once the IDR Officer has completed their investigation, they will provide you with a written communication (referred to as an **IDR Response**) summarising:

(i) the final outcome of the Complaint;

(ii) your right to take the Complaint through the external dispute resolution process in clause 18, if you are not satisfied with the IDR Response; and

(iii) the contact details for the Australian Financial Complaints Authority (**AFCA**).

(f) If, in the IDR Response, we reject, or partially reject, your Complaint, we will set out the reasons for this decision in the IDR Response by:

(i) identifying and addressing the issues raised in the Complaint;

(ii) stating our findings on material questions of fact and referring to the information that supports those findings; and

(iii) providing sufficient detail so that you understand the basis for our decision.

(g) We will provide the IDR Response to you relating to your Complaint by no later than the end of the following timeframes, subject to applicable law:

(i) 21 calendar days from receiving the Complaint, if the Complaint relates to:

(A) a default notice;

(B) a hardship notice (although this timeframe may be extended in accordance with applicable law if we do not have sufficient information to provide an IDR Response and have requested additional information from you); or

(C) a request to postpone enforcement proceedings; or

(ii) for all other Complaints not included in clause 17(g)(i), 30 calendar days.

(h) From time to time, we may not be able to meet the timeframes in clause 17(g), such as (without limitation) if the nature of the Complaint is particularly complex or the management of the Complaint is hindered for reasons beyond our control. In such circumstances, we will notify you of the delay in writing as soon as practicable, by providing an 'IDR delay notification' in accordance with applicable law.

(i) Notwithstanding clause 17(g), if your Complaint is closed within 5 business days of us receiving that Complaint, we will not provide you with an IDR Response unless you request us to do so, or the Complaint is about hardship.

(j) In dealing with a Complaint under this clause 17, we will comply with our obligations under the *Privacy Act 1988* (Cth) (including the Australian Privacy Principles), as supported by the CarCoop Privacy Policy.

18. External

(a) CarCoop is a member of AFCA, holding member number 88729. The rules and guidelines for AFCA can be accessed at https://www.afca.org.au/about-afca/rules-and-guidelines.

(b) In the event we are unable to resolve your Complaint through our IDR process in clause 17, you may access the external dispute resolution scheme provided by AFCA at https://www.afca.org.au/make-a-complaint (or by calling the toll-free number 1800 931 678 for AFCA).

Privacy Policy

19. The CarCoop Privacy Policy forms part of the agreement. By entering into the agreement with CarCoop you represent to CarCoop that you have read and understood the CarCoop Privacy Policy.

20. You consent to us collecting, using and disclosing your Personal Information in accordance with the CarCoop Privacy Policy.

Roadside Assistance Information

Motor Vehicle Roadside Assistance
AFS Licence No. 246469
For Assistance Call: 1800 651 111
24 Hour Roadside Assistance
The AWN Roadside Assistance App can be downloaded from the apple and android app stores. Simply search for:
AWN Roadside Assist
Everyone likes a safety net. With AWN Roadside Assistance, you can have the confidence that comes with a comprehensive 24 hour / 7 days a week Roadside Assistance program. Our Roadside Assistance program provides access to the following services (Platinum Extras is additional coverage that can be added onto the General Cover at extra cost):

General Cover

- Flat Battery
- Vehicle Jump Start
- Flat Tyres
- Replace of Flat with a spare
- Out of Fuel
- Fuel supplied, or Vehicle transported depending on fuel type
- Lock Outs
- Access Vehicle or a Replacement Key
- Towing (Breakdown)
- Towing up to 20km free Metropolitan or 50km free Rural Service Radius
- General Assistance
- Relay of urgent messages and arrangements for alternative transport

This information is just an overview of the Roadside Assistance product, please refer to the Roadside Assistance product sample for the full terms, conditions and exclusions of this product. Go to www.awninsurance.com.au for more info.

CarCoop is an authorised representative (no. 1292100) of Australian Warranty Network Pty Ltd (AFSL 246469).

Insurance Information

Comprehensive Insurance information:

GT ACCIDENT ASSIST

PHONE: 1800 783 251

GT Accident Assist offers emergency response, accident coordination and support for you and your vehicle 24-hours a day, 365 days a year. If you ever find yourself in an emergency out on the road, you can feel secure in the fact that GT Accident Assist is there for you.

Eligibility

In order to be eligible for the free GT Accident Assist services your vehicle must be currently insured with GT Insurance.

Medical assistance

We can facilitate assistance from medical professionals, if needed as a result of the accident.

Driver support

Benefits include:

- telephone support for driver until assistance arrives;
- message relays to family, friends or business owners;
- where required we will arrange relocation or temporary accommodation for the driver, provided the accident occurs more than 100kms from home base. Subject to a maximum cost of $5,000.
- counselling service where required.

Vehicle recovery

We can coordinate the engagement of appropriate agencies/resources (including tow trucks) to assist the driver/owner to deal with the vehicle recovery and salvage issues associated with the accident.

After-accident incident reporting

Once we receive your call on our toll-free number, we will record information about your accident in our claims system, which is the beginning of the claims settlement process. Our aim is to have you back on the road as soon as possible.

Conditions

At GT Accident Assist we are committed to delivering the best possible service. The delivery of the service is subject to:

- resources available in the area of the accident;
- any circumstances beyond our control (including but not limited to extraordinary delays caused by extreme weather conditions such as snowfall and flooding);
- restricted access area requirements.

Important information

The GT Accident Assist service is not a roadside assist program for mechanical breakdown or similar. The information contained in this document was correct at the time of printing but is subject to change at any time without notice. GT Accident Assist services are provided by ISS First Response exclusively for the benefit of clients who have their vehicle(s) insured by GT Insurance.

Insurance products are issued by Global Transport & Automotive Insurance Solutions Pty Ltd ABN 93 069 048 255 AFS Licence No. 240714, trading as GT Insurance, as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708. Neither we nor the insurer provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about it please refer to the relevant Product Disclosure Statement or policy wording which can be obtained from gtins.com.au

Insurance information

The Insurer
Allianz Australia Insurance Limited AFS Licence No. 234 708 ABN 15 000 122 850 of 2 Market Street, Sydney, NSW, 2000.

The Underwriting Agency
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