

# WELCOME TO WESTERN STAR FINANCIAL



Western Star Financial



A photograph of two men in business attire standing in front of a white truck. The man on the left is wearing a light blue long-sleeved shirt and khaki pants, gesturing with his right hand. The man on the right is wearing a light blue short-sleeved shirt and khaki pants, holding a black folder. The truck is a large white commercial vehicle with a prominent wheel and a side door.

## **Choosing a finance solution from Western Star Financial makes perfect sense**

If you ever need our help, our highly personalised customer service is only a phone call away on 1300 WST FIN (1300 978 346). Our people understand and appreciate the needs of truck customers, so you can speak with an informed person who'll provide the assistance you require.

Other benefits of your tailored finance package include convenient and flexible payment options, including fixed monthly payments with no ongoing monthly fees.

We are committed to ensuring your experience with us is always as easy and convenient as possible.

This booklet will assist you to make the most of your vehicle ownership.

## **Contact Us**

Customer Service Centre:

**1300 WST FIN (1300 978 346)**

Fax: 03 8554 3022

### **Hours of Operation:**

Monday to Friday: 8am-8pm (AEST)

Saturday: 10am-4pm (AEST)

### **Postal Address:**

Western Star Financial

Private Bag 12

Mt Waverley VIC 3149

## REQUESTING A STATEMENT OR UPDATING YOUR DETAILS

### ACCESS TO CUSTOMER INFORMATION

For privacy purposes, only the person listed on the contract can access customer information. If you require another person as a contact, please call the Customer Service Centre. Alternatively, you can send a request in writing.

### OPT OUT CLAUSE

If you do not want to receive direct marketing information from Western Star Financial regarding new products, promotions, and invitations to special events please contact our Customer Service Centre.

### CHANGES TO YOUR PERSONAL DETAILS

Please notify us when your personal details change by contacting our Customer Service Centre.

### CHANGING YOUR VEHICLE REGISTRATION

If you change your vehicle registration, it is important to notify us of the change. Changes should be mailed to Western Star Financial or faxed to 03 8554 3022. Please include a copy of the new registration certificate.

### STATEMENTS FOR TAX

Statements are available for tax purposes. Please contact our Customer Service Centre.

### TAX INVOICE FOR GST PURPOSES

The copy of the contract received as part of this pack is a tax invoice for GST purposes. This is only applicable for the following products: Finance Lease, Operating Lease and Asset-Hire Purchase. Depending on your GST status you may be able to claim input tax credits. Please contact your accountant for further details.

## END OF CONTRACT PROCESS

### END OF CONTRACT PROCESS (EXCLUDING LEASES)

Upon natural maturity of your contract, when all payments have been made in full, including any balloon payment and applicable fees, Western Star Financial will remove any legal interest in the vehicle and you will receive a letter confirming that your contract has been finalised.

If you have a balloon payment outstanding, you can arrange to refinance the amount at current rates and terms, subject to credit policies. Please contact your authorised dealer or our Customer Service Centre.

### IF YOU NEED AN EARLY PAYOUT FIGURE

Should you wish to payout your contract prior to the end of the contract term, you will need to contact us to request a payout figure. The payout figure provided is the amount you will have to pay to settle your contract in full.

Please note, upon receipt of the cleared funds, Western Star Financial will remove any legal interest registered in the vehicle and you will receive a letter confirming that your contract has been finalised.





## PAYMENT OPTIONS

### DIRECT DEBIT

Direct Debit allows an automatic debit from your bank account on a monthly basis. This facility can save you time and help make the payment process stress free.

You can obtain a Direct Debit Authority by contacting our Customer Service Centre. Direct Debit Authorities need to be signed and mailed to our postal address, or it can be faxed to our administration business unit on 03 8554 3404. Changes to Direct Debit details will only take place once the signed authority has been received.

### BPAY CARD

If you selected our BPay advantage option when you signed your contract, your BPay card will be mailed to you within 2 weeks of receiving this brochure.

Payments with your BPay card can be made:

#### Using Phone/Internet Banking

This option is available 24 hours, 7 days a week. Simply contact your bank, building society or credit union to arrange payment. You will need to check if your financial institution is a participating member of BPay.

#### At Australia Post

Present your BPay card at any Australia Post outlet to make a payment.

### DEFERRING AND MAKING DIRECT PAYMENTS

If the payment falls on a weekend or public holiday, the payment will be withdrawn from your nominated bank account on the previous business day. Direct Debit payments can only be made on a monthly basis. If you would like to make payments weekly or fortnightly your best option of payment method is BPay. Making additional payments by BPay will not automatically cancel your current Direct Debit arrangements.



## FEES

As per the terms and conditions of your contract, Western Star Financial imposes various fees to cover its administrative costs.

For your information, our current fees include the following:

- **Dishonour Fee** (if any payment made is dishonoured by your bank or financial institution): \$25
- **Late Payment Fee** (if any payment becomes 20 or more days overdue): \$50

- **Repossession Fee** (if an agent is instructed to repossess your vehicle due to continued default, and in addition to any fees charged by such agent): \$125

- **Variation Fee** (if you request any amendment, variation or assignment of your finance contract): \$390

These fees may be reviewed from time to time and, if required by your contract, you will receive notice of any relevant changes. Otherwise details of current fees are available from our Customer Service Centre on 1300 WST FIN (1300 978 346).



Western Star Financial is a registered business name of Mercedes-Benz Financial Services Australia Pty Ltd ABN 73 074 134 517. All finance products offered are subject to conditions and standard credit assessment and lending criteria. We recommend you seek independent financial, taxation and legal advice on your individual circumstances before entering into any finance agreement.