FAQâ??s

Description

Frequently Asked Questions

Who is I Rent To Own?

I Rent To Own, an Australian renting company, stands out by offering an affordable and flexible lease-to-own program with minimal hassle. We make the process simple. No lengthy paperwork or complex processes! We are also proud to provide options for customers with low or bad credit history, ensuring everyone can have access to a vehicle.

What is Rent-to-Own Car Financing?

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Rent-to-own car financing allows you to drive a vehicle today with the option to buy it later. Instead of traditional car loans, you make monthly or weekly payments over an agreed period. At the end of the term, you have the option to purchase the car outright for a pre-determined price.

How does I Rent to Own work?

You select a car from our wide range of vehicles, agree to a rental period, and make installment payments. The payments you make contribute towards the carâ??s eventual ownership.

Do I need a good credit score to qualify?

No, we offer flexible financing options that cater to a variety of credit situations. Whether you have good credit, bad credit, or no credit history, we work with you to find a solution that fits your needs.

What are the benefits of Rent-to-Own?

No large upfront payments: You donâ??t need a huge deposit or down payment.
Flexible payments: Payments are spread over a term that suits your budget.
Option to buy: At the end of your contract, you can buy the car outright.
Wide selection of cars: Choose from a variety of vehicles to suit your needs.

What vehicles are available for Rent-to-Own?

We offer a wide range of cars, including Toyota Corolla and Sedan cars. Our inventory is constantly updated to include both new and pre-owned vehicles from various brands to ensure you have access to the latest models.

How long is your rental agreement?

The rental terms can range from 1 to 3 years, depending on your preference and financial situation. You can discuss and agree on a term that best suits your budget and lifestyle.

Can I pay off my Rent-to-Own car early?

Yes! You can pay off your lease-to-own contract early by providing a written notice to us. If you choose to pay off the balance early, you will own the vehicle sooner and potentially save on future payments.

What documents do I need to qualify for Rent-to-Own?

The documentation required is straightforward. To qualify, youâ??ll need:

- A valid driverâ??s license
- A valid visa (if applicable)
- Insurance documents
- A rental agreement
- Contact information (like your current address or phone number)

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This makes the process quick and easy, without the need for extensive paperwork or complicated approvals.

Is your rent-to-own program available for businesses?

Yes, our rent-to-own program is for businesses only having an ABN number and who will use the vehicle for business purposes exclusively . Whether youâ??re a sole trader or a small business owner, you can rent-to-own vehicles for business purposes. Contact us for more details on business-specific terms and conditions.

Can I upgrade my car during the rental term?

Yes, in certain circumstances, you can upgrade to a different vehicle during your contract. This option is subject to availability and may require you to adjust your payments. Speak with one of our team members to discuss potential upgrade options.

How do I get started with I Rent To Own?

Getting started is simple! Browse our available vehicles, choose the one you like, and contact us to discuss your options. Our friendly team will guide you through the process, help you with the paperwork, and get you into your new car as quickly as possible.

What happens if I donâ??t pay the installments on time?

If the payments are not received within 5 days of the due date, late fees of 10% of your weekly installment amount apply.

Is insurance included in your rent-to-own agreement?

Yes! We provide QBE insurance. QBE, Australiaâ??s leading insurer, offers comprehensive coverage. With this;

- You can have a choice of repairer
- You can have theft covered
- You need to pay $60 per week

This insurance is paid with a weekly, fortnightly, or monthly premium.

What happens if my car breaks down?

If your vehicle breaks down, we offer roadside assistance, support and maintenance as part of our QBE insurance. Youâ??ll also have access to a network of approved mechanics to handle repairs. Be sure to regularly maintain your vehicle to minimise the risk of breakdowns.

What are the main benefits of QBE Insurance for Rent-to-Own car owners?

QBE Insurance offers comprehensive coverage that ensures both your car and your investment are protected. Key benefits include:

- **Full comprehensive coverage:** Protection for damage to your car, third-party property, and liability.
- **Affordable premiums:** Flexible plans to suit various budgets, ensuring the cost of insurance fits seamlessly into your rent-to-own agreement.
- **No credit check:** No need to worry about credit history when selecting insurance for your vehicle.

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How do I claim insurance?

To make an insurance claim, simply provide your documents along with the policy number, which we will provide to you. Once you provide your details, we will make the claim and will also inform you if any further documentation or evidence is required.

What is your basic excess amount?

An excess is the amount the driver must pay toward repairs if an accident occurs and they are at fault. Our standard basic excess is $2,500, with a $60 weekly payment.

Can I choose a lower excess amount?

Yes, you can reduce your excess amount by paying a higher weekly rate:

$2500 excess: $55 per week
$1,500 excess: $65 per week
$1,000 excess: $75 per week

What happens if I cause an accident?

If you are at fault in an accident, you will be required to pay the chosen excess amount to cover repairs.

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Yes! You can pay off your lease-to-own contract early by providing a written notice to us. If you choose to pay off the balance early, you will own the vehicle sooner and potentially save on future payments.

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Note: All information, advice, and services provided on this website are subject to our Terms and Conditions.

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