A TO Z ON SUBSCRIPTIONS WITH HITCHHIKER CARS

WHAT IS CAR SUBSCRIPTION?

Hitchhiker Cars gives you the freedom to choose a subscription plan to suit your lifestyle, taking away the locked in commitment of car ownership.

We have the largest selection of vehicles in the Illawarra region for our 'Hikers to choose from and subscribe to. Whatever car you want, whenever you want it, Hitchhiker Cars can get it. It's simple – just browse the comprehensive Hitchhiker Cars menu below to find the perfect match for your taste and budget.

All on-road costs such as registration, insurance, servicing and maintenance are paid for by Hitchhiker Cars – all you have to cover is fuel and tolls. No lengthy finance commitments associated with buying a vehicle or unexpected costs of ownership. That's the Hitchhiker way!

WHY BUY IT WHEN YOU CAN SUBSCRIBE IT?

Put simply, buying a car is time consuming and expensive. For our 'Hikers, it doesn't make sense to pay all that cash on something that will continue to cost more – including petrol, insurance and maintenance. But, a quality, safe and reliable car is important – for your job, your family and for you.

Depending on your lifestyle, car subscription presents several benefits over car ownership that could save you thousands each year. Here are some of the factors to consider when choosing whether to buy or subscribe:

Change your car frequently?

If you are someone that enjoys the latest in car technology, safety and performance, then car subscription provides the opportunity to swap to a new car every few months at no cost.

Don't always use your car?

If driving is perhaps not your primary form of transportation or you don't want to deal with the ongoing maintenance associated with full-time car ownership, then subscription is a good alternative to car ownership for when you need it.

Surprised by unexpected car maintenance or repair costs before?

Yep – those unexpected repairs can be a major disruption to a 'Hiker's household budget, especially as you'll likely be without a car for some time as well. With car subscription, all ongoing maintenance and unexpected repairs are completely covered. If your car is no longer roadworthy, you'll even get a replacement. It's OK, we'll say it for you #hitchhikercarsisamazing

Needs change?

A change is as good as a holiday and, since we can't have one of those right now, we believe our 'Hikers should be able to change your car as often as your lifestyle. If you move closer to public transport, start a family or work from home – being able to swap or return your car is not only convenient but could also save you money.

Solid and predictable Budget?

With the rising cost of insurance premiums, servicing, registration and more – incorporating your car into the household budget can be difficult. With car subscription, you only have one affordable weekly payment to consider. That's the 'Hiker way!

Are you paying interest on a depreciating asset?

This one should be a no-brainer, but we've come to accept high-interest car loans as the norm when buying a car and tend to ignore the fact that our cars depreciate by thousands of dollars every year.

HOW IS SUBSCRIBING DIFFERENT TO A LEASE?

Unlike a lease, with Hitchhiker Cars Subscription there are no long-term contracts and no balloon payments (hot air, helium, water...none at all!). Simply subscribe to drive with a minimum commitment as short as 30 days, then simply return your car as your needs change.

Something that is unique to Hitchhiker Cars Subscription is that you have the option to swap to a different car as your needs change – something you certainly don't get from a lease! Choice, freedom and flexibility. That's what Hitchhiker Cars promises every 'hiker that joins our crew.

WHAT IS INCLUDED IN MY CAR SUBSCRIPTION PLAN?

We know not all 'Hikers are after the same thing and that you need the flexibility and choice to be any 'Hiker you like at any time. We're all about our 'Hikers hopping around and changing or upgrading subscriptions as circumstances and needs change. That's why we've come up with three simple car subscription plans for you to choose from. No matter which 'Hiker you are, you'll always get choice, flexibility, financial freedom, speed of approvals and safety.

All Hitchhiker Cars Subscription plans include the cost of registration, insurance, servicing, maintenance and roadside assistance. You will need to cover any additional costs for fuel, tolls and kilometres travelled above the weekly limit of your plan.

IS THIS RENT-TO-OWN?

Nope. We know our 'Hikers don't want to be tied down, sothere's no obligation to purchase the vehicle. Also, your subscription payments do not accumulate toward the purchase price of the vehicle. Want to try a new car? Like the blue instead of the white? Need a hatch not a wagon? Go for it, 'Hiker! A change is a good as a holiday...and we all need one of those, right?

IS THIS CAR SHARING?

No, you have exclusive use of the car for the entire time you are subscribed. In fact, we encourage you to treat it as your own! Mi 'Car'sa, Su 'Car'sa!

WHO OWNS THE CAR?

Hitchhiker Cars is a registered and licensed motor dealership in NSW and we own all of the vehicles that are available for subscription. We're not greedy; we just want our 'Hikers to have the best and widest choice of awesome cars. We are also responsible for the registration, insurance and maintenance of your car – including anything that may go wrong – so you get to enjoy all of the benefits of car ownership with none of the headaches. Panadol? Not for us!

APPLYING FOR A CAR SUBSCRIPTION

WHO'S ELIGIBLE FOR CAR SUBSCRIPTION?

You're here, so we're 99.9% sure you're a 'Hiker. Birds of a feather flock together, right? Seriously though, Hitchhiker Cars car subscription is far more accessible than alternatives like car finance or lease arrangements. Even if you have poor credit history, it's likely you can still be approved for a Hitchhiker Cars car subscription membership.

Hitchhiker Cars consider every application individually, but there are also some basic 'Hiker criteria that all subscribers need to meet:

- Hold a valid Australian (P2 or above) or equivalent international driver's license that has not been cancelled or suspended in the past 3 years
- Be at least 21 years old and not over 75 years old
- Not use any subscription vehicle for the purpose of operating a ridesharing service
- Not have had any criminal, drink or drug driving convictions in the last 5 years
- Not have made two or more motor insurance claims in the last 3 years

WHAT CHECKS WILL BE PERFORMED WHEN I APPLY FOR HITCHHIKER CARS SUBSCRIPTION?

When you apply for Hitchhiker Cars subscription, an identity check and credit report will be performed. We may also request documents including utility bills, bank statements and pay slips as part of our commitment to responsible spending. The credit report check will appear on your credit history. Lastly, we ask that you spell Hitchhiker in three different languages of your choice.*

*this is a lie.

CAN I SUBSCRIBE EVEN IF I HAVE BAD CREDIT?

The criteria for car subscription is far more reasonable than finance and far more affordable than buying a car, so even with bad credit you can still start driving on subscription provided you can afford the weekly subscription payments.

Unlike car finance, with car subscription you are not locked into any long-term contracts so you are welcome to return the car any time after the minimum subscription term. In fact, your minimum total commitment is similar to a mobile phone plan.

To see if you are eligible, simply book any car for subscription and get instant online approval in less than 60 seconds.

CAN I SUBSCRIBE IF I AM NOT AN AUSTRALIAN CITIZEN?

Yes! 'Hikers are not limited by geographical boundaries. In fact, we think Hitchhiker Cars Subscription is the smartest way to drive while you are visiting Australia. As long as you hold an equivalent international driver's license and meet the remaining eligibility criteria, you are welcome to apply.

PAYMENTS AND CHARGES

WHAT IS THE COST FOR CAR SUBSCRIPTION?

Because every 'Hiker is different, this depends on the plan and car that you choose. The most affordable car on the Economy plan starts from just \$119 per week. Call our Wollongong-based 'Hiker crew on (02) 4288 0833 for a quote or browse the range of available cars.

IS IT FREE TO APPLY FOR A CAR SUBSCRIPTION?

Yes indeedy-do! There is no cost to a 'Hiker who applies to subscribe with Hitchhiker Cars. If your application is approved, some plans may include an upfront joining fee of \$299. Before driving, all plans require a security bond of at least \$500 which is fully refundable when the vehicle is returned to Hitchhiker Cars in the same condition.

ARE THERE ANY ONGOING MEMBERSHIP FEES?

No, you only pay your regular subscription payments while you are subscribed. There's nothing to pay while you aren't subscribed. 'Hiker code right there.

WHICH HITCHHIKER CARS CAR SUBSCRIPTION PLAN IS RIGHT FOR ME?

We don't believe that one size fits all. When did it? Answer: NEVER. With Hitchhiker Cars car subscription, you have several plans to choose from to suit your lifestyle. Whether you want to save money by driving long-term, or want the flexibility to swap more often take our 'Hiker word, there's a plan for you.

HOW MUCH IS THE REFUNDABLE DEPOSIT FOR SUBSCRIBING?

The minimum security deposit amount on subscription is \$500 which is fully-refundable at the conclusion of your subscription as long as the car is returned in good condition and your subscription is in good order. Because you're a 'Hiker, we know that'll be the case.

Depending on the result of the instant online assessment, your security deposit amount may be \$500, \$1,000 or \$2,500. You can reduce your security deposit amount by paying a non-refundable weekly \$25 Assessment Premium which is payable for the duration of your subscription.

CAN I REDUCE MY UPFRONT REFUNDABLE DEPOSIT?

When applying to subscribe, you have the option to pay the full deposit amount, or pay a reduced deposit amount for \$25 per week. We know. That's AWESOME.

HOW WILL MY PAYMENT BE PROCESSED?

You will need a valid credit or debit card in your own name to place your refundable security deposit when making your Hitchhiker Cars Subscription booking. After placing your deposit, you can choose to pay using a credit or debit card, or through banking direct debit. If you choose to pay by credit or debit card, a 2% transaction fee applies. Our 'Hiker Crew will take it from there and let you know if there are any issues.

WHAT IF I MISS A PAYMENT?

We will find you and get very mad.

OK, not *exactly*. But you should always ensure funds are available for your subscription. Late fees apply if you do miss a payment. If your subscription falls into arrears, you may be requested by Hitchhiker Cars to return the vehicle.

WHAT IS LOOPIT?

Hitchhiker Cars is part of the <u>Loopit provider network for car subscription</u>, allowing you to subscribe to drive for an affordable recurring payment. Hitchhiker Cars will manage your ongoing subscription and payments using Loopit and you can expect to receive some emails and payment notifications from Loopit as well. Cool, huh?

IS THERE A LIMIT TO HOW FAR I CAN DRIVE?

Yes, our written permission is needed to drive interstate with a HitchHiker car. Just see it like a permission note from your parents that allows you to go on the overnight school excursion (so exciting!).

Each plan has its own weekly kilometre limit with excess kilometres charged at a rate of \$0.33 per kilometre as part of your subscription each billing cycle, depending on usage.

The weekly kilometre allowance of your chosen plan can be used over the entirety of your chosen billing cycle – either weekly, fortnightly or 4-weekly. For example, if you choose to make payments on a fortnightly billing cycle on the Savvy plan, you will receive 900km to use over the two week period, rather than 450km to use each week.

The weekly usage is measured using GPS and may not reflect the vehicle's odometer. Unused kilometres do not rollover between billing cycles. Kilometre usage cycles may not reflect your billing cycle. If pain persists, see your doctor. Oops sorry, not that last bit – unless of course you *are* in pain.

HOW IS KILOMETRE USAGE CHARGED?

Any additional kilometre usage is charged at each billing cycle during your subscription. We think a pay-as-you-drive approach is much fairer and more transparent than the bill shock that may come from receiving usage charges at the end of your subscription. Yes, we have experienced that with other providers. Yes, it sucked.

It also allows you to understand your driving habits and provide you with an opportunity to move on to a different plan with a more appropriate kilometre allowance to suit your lifestyle. Basically, we're always looking out for our 'Hikers and ways to make it easier for you.

HOW DO I PAY FOR TOLLS DURING MY SUBSCRIPTION?

- A) Paying tolls with an e-tag device: Hitchhiker Cars recommend that you set up a toll account and install an e-tag to pay any toll road fees and charges incurred during your subscription. The relevant toll providers for NSW are <u>E-Toll</u>, <u>E-Way</u> and <u>Linkt</u>.
- **B)** Paying tolls through your Hitchhiker Cars Subscription account: If you do not fit an e-tag to the vehicle, your default option will be to pay toll charges through your Hitchhiker Cars subscription account. Hitchhiker Cars will charge you the toll fee, a number plate recognition fee and a \$2.50 processing fee per toll charge incurred automatically as part of your weekly subscription payment. But we don't' want to do that, so do Option A.

Tagless toll accounts are not supported. We repeat: Tagless toll accounts are not supported. Over. Roger that. Victor, bravo....sorry, got carried away. Again.

Number Plate Recognition Fees

This is the fee you'll be charged if a working tag couldn't be detected in your vehicle and instead has been matched using your vehicle's number plate. The fees for this are outlined below and subject to change.

NSW

M1 \$0.55 per trip

M2 \$0.55 per trip

M4 \$0.55 per trip

M5 \$0.55 per trip

M7 \$0.75 per trip

Lane Cove Tunnel \$0.55 per trip

Cross City Tunnel \$0.55 per trip

Sydney Harbour Bridge \$0.55 per trip

Sydney Harbour Tunnel \$0.55 per trip

HOW OFTEN ARE SUBSCRIPTION PAYMENTS DUE?

When you subscribe, you have the choice between weekly, fortnightly or 4-weekly billing cycles. All payments are made in advance through your chosen payment method. No surprises – that's what you CAN expect from Hitchhiker Cars!

HOW CAN I CANCEL MY SUBSCRIPTION?

Please don't go, don't goooooooo – but if you want to, the process is easy peasy.

Simply call Hitchhiker Cars on (02) 4254 2000 to request a return of your vehicle with at least 21 days' notice.

An early return fee may apply if you choose to return the vehicle before the minimum subscription period.

CAN I RETURN MY CAR BEFORE THE MINIMUM SUBSCRIPTION TERM?

An early termination fee applies if you choose to return your subscription vehicle before the minimum term has expired.

WHAT IF I WANT TO CANCEL MY APPLICATION?

Hitchhiker Cars will request additional documentation and perform a final assessment after submitting your application. If Hitchhiker Cars determines an additional deposit is required, or that you are not eligible for subscription, your deposit amount is fully refundable should you not proceed.

If you change your mind after submitting an application and do not wish to proceed, fail to provide the required documentation within a reasonable timeframe or fail to collect the vehicle within a reasonable timeframe, a \$350 cancellation fee applies.

HOW DO I RETURN THE CAR?

You will be required to bring the car back to the collection point at the agreed time. A visual inspection of the vehicle will be conducted to ensure the vehicle is in the same condition as when it was collected. That's fair, right? The vehicle must be handed over to a Hitchhiker Cars staff member and you must be present for the return vehicle inspection. When we say "handed", we don't mean Thor-style where you pick it up with your arms and pass it to us. Unless you want to, of course.

Your car will include a full tank of fuel when you first collect it and we ask that it is returned with a full tank also.

HOW LONG WILL IT TAKE TO CLOSE MY SUBSCRIPTION AFTER THE CAR HAS BEEN RETURNED?

Hitchhiker Cars will pause your subscription immediately after the car has been returned so you will not incur any additional subscription charges. From there, we endeavour to close your subscription within 5 business days.

This allows us the opportunity to consider any additional charges such as tolls and kilometre usage that may have been incurred, plus any items above our Fair Wear & Tear policy that may need to be considered.

Rest assured, if you have made any overpayment due to your return date coinciding with your next billing cycle, this will be considered and refunded as part of closing your subscription.

DRIVING WITH HITCHHIKER CARS

HOW DO I COLLECT THE VEHICLE?

On the day your subscription begins, you can collect the vehicle from Hitchhiker Cars from our HQ in Wollongong. Only the main subscriber is permitted to collect the vehicle.

You will be required to bring your driver's licence to confirm your identity and a valid toll tag to install into the vehicle before you will be permitted to collect the car.

Delivery can be arranged for an additional fee.

Your car will include a full tank of fuel when you first collect it and we ask that it is returned with a full tank also.

CAN I ADD ANOTHER DRIVER ON MY SUBSCRIPTION?

Yes! As long as they meet the same eligibility criteria, you can add up to 5 additional nominated 'Hiker drivers to your subscription for \$25 per week, per driver. Only nominated drivers are covered by your Hitchhiker Cars subscription insurance.

WHAT HAPPENS WHEN THE CAR NEEDS TO BE SERVICED?

Routine servicing and maintenance is complimentary throughout your subscription at authorised service centres only. When your vehicle indicates a service is required, either displayed in the instrument panel or according to the service sticker on the windshield, you should contact Hitchhiker Cars on (02) 4288 0833 to arrange a service for the vehicle.

WHAT IF I NEED ROADSIDE ASSISTANCE?

Every subscription car comes with full roadside assistance 24/7 every day of the year. In the event of a breakdown or issue with the car, simply call 1300 302 500 and quote your number plate and help won't be far away. You will also need to call Hitchhiker Cars on (02) 4288 0833 to report the issue with the vehicle after you have contacted roadside assistance.

WHAT IF I GET A PARKING OR TRAFFIC FINE?

It happens, we understand. Any traffic or parking fines incurred during the subscription period are the responsibility of the subscriber. We will notify you if a penalty has been received.

WHAT ABOUT FUEL?

Fuel is one of the few costs that is not included in the price of your subscription. Your car will include a full tank of fuel when you first collect it and we ask that it is returned with a full tank also.

WHAT IF I AM INVOLVED IN AN ACCIDENT?

We understand being involved in an accident can be very stressful. In the event of an accident, you should call roadside assistance on 1300 302 500. If there is an emergency, you should call

000. You should not agree to have the vehicle towed by any other service provider or you may be liable for any costs incurred.

Ensure you gather all supporting information including the details of any other parties involved, witness information and photos from the scene of the accident. Contact Hitchhiker Cars on (02) 4288 0833 to begin the insurance claim process.

WHAT IS THE INSURANCE EXCESS?

In the event of a claim, the standard insurance excess payable is \$3,500. This is payable whenever a claim is made and is refundable where you are found to be not at fault and payment is recovered by the other party.

CAN I REDUCE THE INSURANCE EXCESS?

Yes, you have the option to reduce your standard insurance excess to \$1,000 with Hitchhiker Cars Liability Protection for \$25 per week.

WHAT IF I DAMAGE THE CAR?

Hitchhiker Cars understand that accidents can happen. Any damage that falls within the Hitchhiker Cars Fair Wear & Tear Policy will not be charged to you. The cost to repair any damage above the Hitchhiker Cars Fair Wear & Tear Policy will be subtracted from the security deposit before being refunded. Where the cost of repair exceeds the value of the security deposit, you will be required to cover the cost of repair up to the damage excess amount.

I THINK THERE MIGHT BE SOMETHING WRONG WITH MY CAR, WHAT SHOULD I DO?

While we can't promise nothing will go wrong with your car, we do promise to make it right!

One of the key benefits of car subscription is that all servicing, maintenance and unexpected repairs are covered by your subscription, so should anything go wrong with the car while you are subscribed – we will fix it.

If we can't repair your vehicle in a reasonable timeframe, a loan car or similar replacement vehicle may be provided subject to availability.

Hitchhiker Cars will look to resolve any issues that you may come across at the vehicle's next scheduled service, otherwise for more urgent matters you should contact Hitchhiker Cars on (02) 4288 0833.

HOW OFTEN CAN I SWAP MY CAR?

The number of times you can swap for a different car depends on the Hitchhiker Cars Subscription plan you have chosen. All plans allow you to swap as often as you like with at least 21 days' notice for a \$350 fee, while some plans provide you with the option to swap for a new car for free after 30/90 days. Check the details of your plan to see which applies to you.

CAN I GET A RESIDENT PARKING PERMIT FOR MY CAR?

We can assist you by providing a letter to send to your local council requesting a parking permit, however results vary between councils and you should make your own enquiries prior to subscribing.

WHAT IS THE MINIMUM SUBSCRIPTION PERIOD?

The minimum subscription period depends on the Hitchhiker Cars Subscription plan that you have chosen, starting from 30 days. You are welcome continue to subscribe for as long as you like. If you choose to swap or return your car before the minimum subscription period then an early swap or return fee may apply.

HOW DO I RETURN THE CAR?

You will be required to bring the car back to the collection point at the agreed time. A visual inspection of the vehicle will be conducted to ensure the vehicle is in the same condition as when it was collected. The vehicle must be handed over to a Hitchhiker Cars staff member and you must be present for the return vehicle inspection. When we say "handed", we don't mean Thorstyle where you pick it up with your arms and pass it to us. Unless you want to, of course.

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