

Radio Rentals has agreed to refund money to customers.

To make sure you get a refund you need to register by 31 January 2020.

Refunds can only be paid if the Court approves them as fair.

This is all part of the settlement of the Radio Rentals Class Action legal case in the Federal Court of Australia. In it the Applicant, Ms Simpson, said customers paid too much for their Rent Try \$1 Buy rentals and claimed refunds for herself and other customers.

You can see Court orders in the case on the Federal Court's website by going to <https://www.comcourts.gov.au/file/Federal/P/NSD448/2017/actions>.

Maurice Blackburn Lawyers represented Ms Simpson in the Class Action. The Federal Court ordered Radio Rentals to give us your contact details so we could tell you about the refunds and what you need to do now.

What happens now?

REGISTER FOR A REFUND	
<p>Go to https://classaction.mauriceblackburn.com.au/radiorentals to give us the information we need to pay you a refund.</p> <p>You will need this personal ID code to register:</p> <p>You need to do this by 31 January 2020 or you may not get a refund.</p> <p>If you have already given your details to Maurice Blackburn, you still need to register for a refund. We need more information.</p> <p>If you register for a refund you can't have your own separate case against Radio Rentals. If you want your own separate case, you need to 'opt out' – see page 3 of the attached notice.</p> <p>If you have any questions or do not understand anything in this notice please call 1800 216 113 (free call).</p>	
<p>How much will my refund be?</p> <p>We won't know until everyone who wants a refund has registered.</p>	<p>When will refunds be paid?</p> <p>In about April 2020. This is because the Court has to approve refunds to make sure they are fair.</p>

What if I want my own separate case against Radio Rentals?

- **DO NOT REGISTER** for a refund.
- **DO 'OPT OUT'** of the Class Action by 4:00pm on 31 January 2020.

For more information about opt out, please see page 3 of the attached notice.



What does it mean to opt out?

You will **not** get a refund in the Class Action settlement. But you will still be able to bring your own separate case against Radio Rentals.

If you have started your own separate case against Radio Rentals, or think you might want to, you should get advice from your lawyer before you register or opt out of the Class Action.

What if I don't want a refund?

You can 'opt out' of the Class Action. For more information about opt out, please see page 3 of the attached notice.

You must opt out by 4.00pm on 31 January 2020.

What if I do nothing?

If you do **not** register for a refund or opt out, then:

- you will **not** get a refund, and
- you will **not** be able to have your own separate case against Radio Rentals.

Where can I get more information?

<p>READ THE ATTACHED NOTICE for more information about:</p> <ul style="list-style-type: none"> • the case • the settlement • opting out 	<p>WEBSITE Go to the Radio Rentals Class Action page on Maurice Blackburn's website: mauriceblackburn.com.au/radiorentals</p>
<p>EMAIL Maurice Blackburn Lawyers at: radiorentals@mauriceblackburn.com.au</p>	<p>CALL Maurice Blackburn Lawyers on: 1800 216 113</p>

If you're still not sure what to do, get independent legal advice as soon as possible.

RADIO RENTALS CLASS ACTION

Settlement Notice & Opt Out Notice

The Federal Court of Australia has ordered Maurice Blackburn Lawyers to send you this notice. You should read it carefully.

Why is this notice important?

Radio Rentals has agreed to refund money to customers.

This is part of the proposed settlement of the Radio Rentals Class Action legal case in the Federal Court of Australia.

You have been sent this notice because you can now register for a refund. Refunds can only be paid if the Court approves them as fair.

This notice tells you about the Class Action, how to register for a refund, and your legal rights.

TO GET A REFUND

You need to register by giving Maurice Blackburn information that is needed to pay you.

If you have already given your details to Maurice Blackburn, you still need to register for a refund. We need more information.

If you register for a refund you can't have your own separate case against Radio Rentals. If you want your own separate case, you need to 'opt out' – see page 3 of this notice.

TO REGISTER FOR A REFUND GO TO

<https://classaction.mauriceblackburn.com.au/radiorentals>.

You will need this personal ID code to register:

You must register by 31 January 2020, or you may not get a refund.

If you have any questions or do not understand anything in this notice please call 1800 216 113 (free call).

What is the Radio Rentals Class Action?

This Class Action was started in 2017 in the Federal Court of Australia by Ms Casey Simpson, represented by Maurice Blackburn Lawyers.

In the Class Action Ms Simpson said Radio Rentals' customers paid too much for their Rent Try \$1 Buy rentals. She said this was because Radio Rentals did not tell customers about all the costs and some terms of the rental were unfair.

Ms Simpson claimed refund money for herself and everyone who started a Rent Try \$1 Buy rental between 28 March 2011 and 29 March 2017 (except in South Australia because the law was different there).

Later in the case, Ms Simpson also claimed money should be paid for refunds by a director of Radio Rentals, James Marshall. She also claimed Radio Rentals' insurance company, AIG, should pay money for the refunds.

You can find a summary of the case and copies of important legal documents on Maurice Blackburn's website. Go to: mauriceblackburn.com.au/radio rentals

What are the refunds about?

Rent Try \$1 Buy customers will get a refund of **part** of the money they paid to Radio Rentals. This will only happen if the Court says the refunds are fair.

To help us give you a refund you need to register by 31 January 2020.

Radio Rentals and its insurance company have now agreed to pay money for refunds to Rent Try \$1 Buy customers, without admitting any liability. They agreed to pay a total of \$29 million, \$25 million from Radio Rentals and \$4 million from the insurance company.

This means they agreed to 'settle' the case, so no trial is needed. This still has to be approved by the Court to make sure it is fair.

If the Court approves it as fair, customers who refunds were claimed for can get back some of the money they paid Radio Rentals.

If you register for a refund you **can't** have your own separate case against Radio Rentals. If you have started your own separate case, or think you might want to, read the information on page 3 under '*What if I want my own separate case against Radio Rentals?*' and '*What does opt out mean?*'

How will the refunds be worked out?

The refunds will be worked out based on how much you paid Radio Rentals for your Rent Try \$1 Buy rentals. The refund will be **part** of the money you paid between 29 March 2011 and 28 March 2017. The way this is worked out also needs to be approved by the Court as fair.

When will refunds be paid?

We expect refunds to be paid in April 2020.

Do I have to pay anything if I register for a refund?

No.

Maurice Blackburn has been paying all the costs of the Class Action. If the Court approves the settlement, these costs will be paid from the money Radio Rentals and the insurance company are paying.

What if I want my own separate case against Radio Rentals?

If you want your own separate case against Radio Rentals, then:

- **DO NOT REGISTER** for a refund.
- **DO 'OPT OUT'** of the Class Action by **4.00pm on 31 January 2020**. For more information about this, see the section on page 3 under '*What does opt out mean?*'

If you have already started your own separate case against Radio Rentals, you should get advice from your lawyer before you register or opt out of the Class Action.

If you think you might want to start your own separate legal case against Radio Rentals, before you opt out you should get your own legal advice about your claim and the time limit for you to start it.

What if I don't want a refund?

You can 'opt out' of the Class Action. For more information about this, see the section below under '*What does opt out mean?*'

You must opt out by 4.00pm on 31 January 2020.

What does opt out mean?

If you opt out of the Class Action you will **not** get any refund in the Class Action settlement. But you will still be able to bring your own separate case against Radio Rentals – if you think you might want to do this, **before** you opt out you should get your own legal advice about your claim and the time limit for you to start it.

To opt out you must fill in the 'opt out notice' on pages 5 and 6 and send it to the Federal Court of Australia at the address on the notice. It has to **reach the Registrar by 4.00pm on 31 January 2020**. **ONLY FILL THIS OUT IF YOU DO NOT WANT A REFUND AS PART OF THE CLASS ACTION SETTLEMENT.**

What happens if I do nothing?

If you do **not** register for a refund or opt out, then:

- you will probably **not** get a refund because we won't have your bank account details to pay it, and
- you will **not** be able to have your own separate case against Radio Rentals.

What happens for the Court to approve the settlement?

There will be a hearing in the Federal Court in Sydney where a judge will decide whether the settlement and refunds are fair.

In the hearing, the judge will be asked to approve the plan for how refunds are calculated and paid. The judge also has to approve any legal fees before they can be paid. The judge will also appoint a 'claims administrator', who will organise the refunds.

This hearing will be on **20 December 2019 at 10.15 am at the Federal Court of Australia, Queens Square, Sydney NSW 2000**. You can come to the hearing if you want to.

What are the main points of the settlement?

The main points of the settlement the Court will be asked to approve are:

- Radio Rentals and its insurance company, AIG, agreed to pay a total of \$29 million, \$25 million from Radio Rentals and \$4 million from AIG. Radio Rentals and AIG have not admitted any liability.
- This money will be used to pay refunds to Radio Rentals customers who started Rent Try \$1 Buy rentals between 28 March 2011 and 29 March 2017 (except in South Australia) and who register for a refund.
- The way refunds are calculated and the process for paying them have to be approved by the Court as fair before any refunds can be paid.

- Anyone who gets a refund as part of the settlement cannot have their own separate case against Radio Rentals for their Rent Try \$1 Buy rentals.
- The costs of running the class action and administering the settlement which the Court approves as fair will be paid from the settlement money paid by Radio Rentals and AIG.

You can get a copy of the settlement agreement from Maurice Blackburn.

What if I don't agree with the settlement?

You have a right to object to the settlement being approved. You should tell Maurice Blackburn if you object and the reasons why by **9 December 2019** either by email to radio rentals@mauriceblackburn.com.au or by post to:

Radio Rentals Class Action
Maurice Blackburn Lawyers
PO Box 523
Melbourne, Vic, 3001

If you object to the settlement being approved, you or your lawyer can go to the hearing where the Federal Court judge will decide whether to approve the settlement and explain why you object. The hearing will be on 20 December 2019 at 10.15 am at the Federal Court of Australia, Queens Square, Sydney NSW 2000.

What if I want to tell the Court I support the settlement being approved?

You can tell the Court you support the settlement being approved by writing to Maurice Blackburn. You or your lawyer can also go to the hearing where the Federal Court judge will decide whether to approve the settlement and explain why you support it being approved. The hearing will be on 20 December 2019 at 10.15 am at Federal Court of Australia, Queens Square, Sydney NSW 2000.

I have more questions. What should I do?

You can get advice from your own lawyer or you can:

VISIT	Visit the Radio Rentals Class Action website: mauriceblackburn.com.au/radio rentals You can find there a summary of the case and copies of important legal documents.
EMAIL	Email Maurice Blackburn Lawyers at: radio rentals@mauriceblackburn.com.au
CALL	Call Maurice Blackburn Lawyers on: 1800 216 113 This is free to call.

Form 21
Rule 9.34

**DO NOT FILL IN THIS FORM IF YOU WANT A REFUND
AS PART OF THE CLASS ACTION SETTLEMENT**

Opt out notice

NSD 448 of 2017

Federal Court of Australia
District Registry: New South Wales
Division: General

Casey Cheryl Simpson

Applicant

Thorn Australia Pty Ltd t/as Radio Rentals (ACN 008 454 439) and others named in the schedule

Respondents

Cross-Claims:

James Leslie Marshall

Cross-Claimant to First and Second Cross-claim

Parties in attached Schedule

Cross-Respondents to First and Second Cross-claim

To: The Registrar, Federal Court of Australia
New South Wales District Registry
Locked Bag A6000
Sydney South NSW 1235

I, _____ (*print full name*), a group member in this representative proceeding, give notice under section 33J of the *Federal Court of Australia Act 1976*, that I am opting out of the representative proceeding.

Date: _____

(*Sign here:*)

Signed by: (*print full name*) _____

Capacity: (*eg group member / lawyer for group member*) _____

**Your opt out notice will only be accepted if it is received by the Court by
4.00pm on 31 January 2020.**

Schedule

No. NSD 448 of 2017

Federal Court of Australia
District Registry: New South Wales
Division: General

Respondents

Second Respondent: James Leslie Marshall
Third Respondent: AIG Australia Limited (ACN 004 727 753)

Details of all cross-claims in the proceeding

First Cross-claim

Cross-claimants

First Cross-claimant: James Leslie Marshall

Cross-respondents

First Cross-respondent: AIG Australia Limited (ACN 004 727 753)

Second Cross-claim

Cross-claimants

Second Cross-claimant: James Leslie Marshall

Cross-respondents

Second Cross-respondent: Thorn Group Ltd (ACN 072 507 147)