

Declaration and Privacy Consents by Applicant

Authority for the credit provider to collect, use and disclose personal information

I authorise the credit provider to collect my personal information to enable it to assess my application and, if it is approved, to provide me with the product or service for which I am applying. I understand that without this information, the credit provider may not be able to consider or approve my application.

Authority to disclose personal information

I acknowledge that subject to the credit provider's general duty of confidentiality towards its customers, the credit provider may need to disclose my personal information.

I authorise the credit provider to disclose my personal information

(including permitted identity details and information about my credit worthiness, history, standing or capacity) to:

- Any person who introduces me to the credit provider; Any credit reporting or debt collections agency;
- A guarantor or intending guarantor of the proposed credit facility;
- My referee(s);
- Any contractor or service provider the credit provider engages to provide or assist its functions and activities connected with my relationship with the credit provider;
- Regulatory bodies, government agencies, law enforcement bodies or courts;
- Other parties the credit provider is authorised or required by law to disclose information to (and other persons where I have consented to the disclosure);
- Any credit provider for any purpose I have agreed to;
- Other financial institutions;
- Insurers;
- My authorised agents or my executor administrator or my legal representative;
- An organisation, that is in an arrangement or alliance with the credit provider for the purpose of promoting or using their respective products or services (and any agents used by that organisation in administering such an arrangement or alliance)

The credit provider may only give my personal information to another credit provider:

- To assess my credit application;
- To assess my credit worthiness;
- To help me avoid a default on my obligations; or
- To tell a credit provider of any default I have made.

Authority to obtain certain Personal and Commercial Credit Information

I authorise the credit provider to obtain a credit report(s) containing my personal information and use it in assessing this application. I authorise the credit provider to obtain information about my commercial activities and commercial credit worthiness from any business which provides this type of information; and Use this information to assess my credit application

Accessing personal information held by the credit provider

I understand that I may access my personal information at any time by contacting the credit provider. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of my information is inaccurate, I may request that it be corrected.

Providing the credit provider with personal information about other persons.

I undertake that if I give the credit provider personal information about another person e.g. my referee, I will show them a copy of this document so they may understand the manner in which their personal information may be used or disclosed by the credit provider in connection with my dealings with the credit provider.

Promotion of other products or services If this application is approved, then unless I inform the credit provider otherwise:

The credit provider may use my personal information to help promote its products or services or those of its related companies and alliance partners;

The credit provider may also disclose my personal information to its related companies or alliance partners in connection with that purpose:

- > To enable those related companies or alliance partners to decide if they want to tell me about a product or service
- > Where these parties have agreed to only use the information for this purpose and where they have agreed to keep the information confidential and return it to the credit provider (or destroy it) as soon as it has been used for this purpose.

Authority to share information

If I am or become a customer I agree that the credit provider may give my personal / commercial information to the lender (including information about my credit worthiness, history, standing or capacity) to each other for the following purposes:

- To assess on a regular basis my credit worthiness, history and standing
- To validate personal information I have provided to the credit provider
- To confirm there are sufficient funds in my nominated account before direct debiting my loan payment
- In the event of a default, assist in the location of the asset under finance.
- To enable the credit provider to decide if it wants to tell me about a product or service

Declaration and Privacy Consents by Applicant continued

Collection of Sensitive Information

I acknowledge the collection of sensitive information is restricted by the Privacy Act and the credit provider will not collect information about my ethnicity, political opinions, religious beliefs, sexual preferences or criminal record unless this is necessary to

provide my product or service and I have consented to that collection

Applicant / Director / Proprietor Signature:
Name:
Date:

Personal Information

I understand and agree that the use and disclosure of my personal information applies to any personal information collected by the credit provider in the course of my relationship with the credit provider.

Applicant / Director / Proprietor Signature:
Name:
Date:

Guarantor / Director 1

Signature:
Name:
Date:

Guarantor / Director 2

Signature:
Name:
Date:

SCHEDULE OF CREDIT PROVIDERS

Name of Credit Provider	Website
AFG Commercial	https://www.afgonline.com.au/afgcommercial/
AFG Home Loans	https://www.afghomeloans.com.au/
Australia and New Zealand Banking Group Limited	www.anz.com.au
Australian Invoice Finance Limited	https://austif.com.au/
Axess Today A.C.N. 603 303 126 Pty Ltd	www.axesstoday.com.au
Bank of Melbourne – A Division of Westpac Banking Corporation	www.bankofmelbourne.com.au
Bank SA	https://www.banksa.com.au/
BankWest – A Division of Commonwealth Bank of Australia	www.bankwest.com.au
Bluestone Mortgages	https://bluestone.com.au/
BOQ Equipment Finance Limited	www.boq.com.au
Flexirent Capital Pty Ltd	www.flexicommercial.com.au
Invoice Money Pty Ltd	https://www.invoicemoney.com.au/
Get Capital Pty Ltd	www.getcapital.com.au
Grow Asset Finance	https://growbiz.com.au/
Latitude Financial Pty Ltd	https://www.latitudefinancial.com.au/
La Trobe Financial Services	https://www.latrobefinancial.com.au/
Leasewise Australia	https://leasewise.com.au/
Liberty Financial Pty Ltd	www.liberty.com.au
Macquarie Leasing Pty Ltd	www.macquarie.com.au/mgl/au/leasing
Macquarie Pacific Funding Pty Ltd	www.macquariepacific.com
Members Equity Bank Pty Ltd	www.mebank.com.au
Metro Finance Pty Ltd	www.metrofin.com.au
Morris Finance	https://www.morrisfinance.com.au/
Moula Pty Ltd	www.moula.com.au
National Australia Bank Limited	www.nab.com.au
NOW Finance Pty Ltd	https://nowfinance.com.au/
Pepper Australia Pty Ltd	www.pepper.com.au
Prospa Pty Ltd	https://www.prospa.com/
Ratesetter Pty Ltd	www.ratesetter.com.au
Scottish Pacific	https://finance.scottishpacific.com/
St George	https://www.stgeorge.com.au/
Suncorp-Metway Ltd	www.suncorpbank.com.au
Westpac Banking Corporation Ltd	www.westpac.com.au