

PRIVACY DISCLOSURE STATEMENT & CONSENT

Overview

Credit One Equipment Finance Pty. Ltd., ACN 135 940 813, trading as Credit One and Approved Car Loans, ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes;
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information – Collection and Credit Reporting Body ('CRB') Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, from one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes –

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you

- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening
- The CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 07 3340 6790 or email at operations@creditone.com.au. In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at www.creditone.com.au or we will provide you with a copy if you ask us.

You can contact (CRB) Equifax Pty Ltd by telephone on 1300 921 621 or email at <https://www.equifax.com.au/contact>.

Disclosure and Consent

By signing below, you agree we may:

- Use your personal and credit information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
 - To source any finances you required
 - To source any insurances you require
 - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us

with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes our overseas service providers in New Zealand, Philippines, India, Singapore and the United States of America; and

- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Authorisation

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.



Applicant or
Director
Signature:
Full Name:

X

Applicant 1 or Company Director 1

Applicant or
Director
Signature:
Full Name:

X

Applicant 2 or Company Director 2

Guarantor
Signature:
Full Name:

Guarantor

Guarantor
Signature:
Full Name:

Guarantor

Authorised Contacts

Accountant:

Solicitor:

SCHEDULE OF CREDIT PROVIDERS

Name of Credit Provider	Website
Affordable Car Loans	www.affordablecarloans.com.au
ANZ	www.anz.com.au
Australian Motorcycle and Marine Finance Pty Ltd	www.ammf.com.au
Australian Premier Finance	www.australianpremierfinance.com.au
Angle Finance	www.anglefinance.com.au
Azora Asset Finance Pty Ltd	www.azorafinance.com
Bananacoast Community Credit Union Ltd	www.bcu.com.au
Bank of Queensland	www.boq.com.au
BigStone Finance	www.bigstone.com.au
BOQ Cash Flow Finance	www.boqfinance.com.au
Branded Financial Services Pty Ltd	www.brandedfinancial.com.au
Capify	www.capify.com.au
Capital Finance	www.capitalfinance.com.au
Car Start Finance	www.carstart.com.au
Cashflow It Group	www.cashflowit.com.au
Classic Funding Group	www.classicfg.com.au
Commercial Equity Group Ltd	www.commercialequitygroup.com.au
Commonwealth Bank	www.commbank.com.au
Fin One Pty Ltd	www.finone.com.au
Firstmac	www.firstmac.com.au
Fleetpartners Australia	www.fleetpartners.com.au
Flex Fleet	www.flexfleet.com.au
Flexigroup	www.flexigroup.com.au
Flexirent	www.flexirent.com.au
Get Capital Pty Limited	www.getcapital.com.au
Greenlight Auto Group	www.greenlightauto.finance
Grow Asset Finance Pty Ltd	www.growassetfinance.com.au
Iron Capital Group	www.ironcapital.com.au
Latitude Financial Services Pty Ltd	www.latitudefinancial.com.au
Liberty Financial Pty Ltd	www.liberty.com.au
Macquarie Leasing	www.macquarie.com.au
Metro Finance	www.metrofinance.com.au
Money 3 Loans Pty Ltd	www.money3.com.au
Morris Finance Ltd	www.morrisfinance.com.au
Moula Money Pty Ltd	www.moula.com.au
National Australia Bank	www.nab.com.au
National Motor Loans	www.nationalmotorloans.com.au
Newstart Auto Loans	www.newstartautoloans.com.au
On Deck Capital	www.ondeck.com.au

Pepper Australia Pty Ltd	www.pepper.com.au
ProspaAdvance	www.prospa.com
R.A.C.V Finance Limited	www.racv.com.au
Plenti RE Limited	www.plenti.com.au
Rate Setter	www.ratesetter.com.au
Scottish Pacific	www.scottishpacific.com.au
Service Finance Corporation	www.servicefinance.com.au
Society One	www.societyone.com.au
Sonder	www.sonderref.com.au
Specialist Equipment Leasing Finance (selfco)	www.selfco.com.au
St George Automotive Finance	www.stgeorge.com.au
Suncorp Group	www.suncorpgroup.com.au
Thorn Business Finance	www.thornbusinessfinance.com.au/
TL Commercial Finance Pty Limited	www.tlrentals.com.au
United Loan Solutions Pty Ltd t/as LoanU	www.loanu.com.au
Westpac	www.westpac.com.au
Wingate Consumer Finance Pty Ltd T/as Now Finance	www.nowfinance.com.au
WISR	www.wisr.com.au

CREDIT GUIDE and QUOTE

CREDIT GUIDE

This combined Credit Guide and Quote for our services outlines our obligations to you and acknowledges your right to ask us about our services. The services that we provide are to assist you to choose a loan which is suitable for your purposes. The information that we will provide includes; who we deal with, our responsible lending obligations, the costs you may incur in completing a transaction, information on the commissions that may be paid to us and the commissions that we may pay to third parties.

This document also provides direction if you are dissatisfied and have a complaint about the services we have provided.

Our Responsible Lending Obligations:

It is our duty to have a reasonable knowledge of your current financial situation, financial objectives and borrowing needs before we can provide credit assistance that meets your requirements.

As a credit licensee we and our representatives are required to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify your financial situation;
- make a preliminary assessment about whether the requested credit facility is 'not unsuitable' for you based on the inquiries and information obtained in the first three steps above.

From the date that we provide a quote to you for the purpose of credit assistance, you can request a written copy of the preliminary assessment which will be provided free of charge. This request can be made at any time up to 7 years after we have provided our quote for credit assistance. When the request is made within 2 years of the date we provided the quote for credit assistance we will give you the preliminary assessment within 7 business days of the date of the request. Otherwise we will give you the preliminary assessment within 21 business days of the date of the request.

When we cannot provide credit assistance:

We are prohibited by law from providing credit assistance that does not meet your requirements or objectives and/or where you could only comply with your financial obligations under the requested credit facility with substantial hardship or where other circumstances would make the requested credit facility unsuitable for you.

Our Panel Lenders:

We source finance from a panel of lenders. The lenders named below are the six with whom we conduct the most business.

Latitude Financial Services, Macquarie Leasing Pty Ltd, Secure Funding Pty Ltd (Liberty Financial), Pepper Asset Finance Pty Ltd, Australian Motorcycle and Marine Finance Pty Ltd (AMMF) and RACV Finance Limited.

Commission that will or may be paid to us:

Commission may be paid by the Credit Provider, to us or any Aggregator we use, after settlement of the proposed credit facility. Such commissions may be subject to a range of variables including the \$ amount of your credit facility, the term of your credit facility, the interest rate at which the Credit Provider is prepared to provide the credit facility and the total amount of business (generally referred to as a Volume Bonus Commission) that we place with the Credit Provider in a given period or promotional period.

Commission payable to us is paid by the Credit Provider and does not influence your repayment to the Credit Provider at the interest rate quoted over the approved term.



Please contact us if you have any questions about the credit contract or the fees, charges and commissions that may be payable if you enter into the credit contract. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out.

Commission we will or may pay to a third party:

Where you have been referred to us by a third party we may pay that third party a commission as either a fixed amount or a percentage of the total commission we receive. Such commission, when payable may be contingent on the performance of other parties and consequently unascertainable at this time. This commission is not payable by you. You may, on request, obtain a reasonable estimate of this commission and how the commission is worked out.

Third parties may include authorised referrers (including suppliers and dealers), Sub-contractors and Authorised Credit Representatives of Credit One Equipment Finance Pty Ltd.

Volume Bonus Commissions:

We have a volume bonus arrangement in place with Latitude Financial Services, Macquarie Leasing Pty Ltd, Secure Funding Pty Ltd (Liberty Financial), Pepper Asset Finance Pty Ltd, Finance One, Money 3, Wingate Consumer Finance (Now Finance), RACV, RateSetter and Australian Motorcycle and Marine Finance (AMMF) under which those lenders may pay us additional commission depending on the total volume of business we arrange with them.

Dispute Resolution:

Our goal is 100% customer satisfaction so if we fall short of this, we want to know. We understand that sometimes things can go wrong and you may feel the need to make a complaint. To help you do this we have developed an Internal Dispute Resolution process and are members of an External Dispute Resolution service. The External Dispute Resolution is a service that you can access if we do not reach agreement on your complaint. These services are free of charge.

Making a Complaint – Internal Dispute Resolution:

You can lodge a complaint verbally or in writing;

- In person – with any staff member or authorised credit representative
- By telephone – (07) 5528 2601
- Email – operations@creditone.com.au
- Post – P.O. Box 10291 SOUTHPORT BC 4215
- Fax – (07) 5528 5721

How will your complaint be handled?

The person who receives your complaint;

- Will document your concerns
- Record your complaint in the Complaints Registers
- Escalate your complaint to our Internal Disputes Officer

The Internal Disputes Officer will;

- Contact you about your complaint
- Give you an estimate of when you can expect a decision
- Investigate your complaint
- Advise you of the decision and the reasons for the decision on your complaint

Making a Complaint – External Dispute Resolution:

If we do not reach agreement on your complaint, you may refer the complaint to our free External Dispute Resolution service for an independent review. Our external dispute resolution provider is specified below.

Australian Financial Complaints Authority (AFCA), GPO Box 3, Melbourne Victoria, 1300 56 55 62.

Website: - www.afca.org.au



QUOTE

This quote is for assisting you to obtain a credit facility not unsuitable to your needs.

What are our fees:

If we successfully obtain the finance you require, you must pay us a fee for our services when the finance is settled. This administration fee may be included in the financed amount or can be paid directly to us.

The maximum amount of our administration fee is \$990.00 (GST inclusive).

You do not have to pay us any other fees and charges for assisting you source finance however you may be required to pay fees to the financier.

Acknowledgement and Agreement:

I/We acknowledge that I/we have read and fully understand the contents of this document. I/We also acknowledge and agree that we will pay you the above mentioned fee for your services if the loan settles. I/We understand that the fee will be included in the loan amount. I/We hereby authorise you or your Credit Representatives to act on our behalf and proceed with the loan approval process.

Name:..... **Name:**.....

Signed:..... **Signed:**.....

Date:.....

EMAIL COMMUNICATION AND MARKETING CONSENT

Important information about rights

You can consent to email communications between us. If you do, we will email you notices, statements and other documents, including NCCP disclosure documents including the Credit Guide and Credit Quote rather than post them to you. If you do consent:

- We may no longer post documents to you.
- You should regularly check your emails for documents we send you.
- Where possible, we will use email to respond to emails you send us or to provide you with other information you may require.
- You can withdraw your consent to email communication between us at any time.

From time to time we would love to be able to update you about the products and services we can offer you by email.

Emailing and Marketing Consent

By providing us with your name and an email address, you consent to email communication between us and to us sending you notices, statements, other documents and information about the other products and services we offer by email.

If you leave the email address blank, we will send you only notices relations to your loan application by post and communicate with you in other ways, such as by phone or in person.



Client 1 Name:	Client 2 Name:
Email Address:	Email Address:

<p><u>Australian Credit Licensee</u> Credit One Equipment Finance Pty Ltd ABN: 83 135 940 813 Australian Credit Licence #: 390376 Suite 2A, 9 Windmill Street SOUTHPORT 4215 info@creditone.com.au Tel: (07) 5583 2601 Fax: (07) 5528 5721</p>
