

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.

Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign the below, whichever occurs first. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy



Statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit. Where the applicant, guarantor is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Amounts & benefits we receive

As a broker, we may receive commission payments and other benefits from a third-party for arranging and facilitating finance and insurance for you.

Commercial Finance

A financier may make payments to us for business introduced to the financier and/or the volume and quality of transactions we introduce to the financier, and/or the extent to which finance arrangements we introduce remain up to date in payments.

Consumer Finance

Consumer credit law has specific requirements for disclosure of commissions and like payments. We will set out the required detail in the transaction disclosure documents we must give you. In addition, the financier (Credit Provider) will be included details in your loan contract.

Other brokers

We may also receive payments from other brokers we have arrangements with for the introduction of clients to a financier.

Non-monetary Benefits

Not all benefits we receive are necessarily monetary and may include training, tickets, trips, or similar benefits.



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:	X	Applicant or Director Signature:	X
Full Name:		Full Name:	
Date:		Date:	
Applicant 1 or Company Director 1		Applicant 2 or Company Director 2	

Guarantor Signature:		Guarantor Signature:	
Full Name:		Full Name:	
Date:		Date:	
Guarantor		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.au
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	https://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
Multipli Pty Limited	www.multipli.com
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
Rapid Loans	www.rapidloans.com.au
Plenti RE Limited	www.plenti.com.au

Scottish Pacific	https://www.scottishpacific.com/
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/
United Loan Solutions Pty Ltd t/as LoanU	www.loanu.com.au
TL Commercial Finance Pty Limited	www.tlrentals.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



CLIENT AUTHORITY TO RELEASE INFORMATION

To: (Accountancy Firm)

Email / Fax:

Attention:

I / we give authority to release the requested financial information to representatives of Credit One Equipment Finance Pty Ltd and also request that you assist them with any questions or clarification that they may have relating to this information.

Please forward the following information by either

Fax: 07 3423 3991 or email support@creditone.com.au

- **The most current last 2 years Profit & Loss + Balance Sheet**
- **The most current last 2 years tax returns**
- **Any interim or management figures available**

Client Company / Trust Name: (if applicable)

Directors / Partnership / Sole Trader Name:

Signature:

Dated:

81 Brandl Street, Eight Mile Plains Q 4113 Ph: 07 3103 9401 Fax: 07 3423 3991