

## PRIVACY DISCLOSURE STATEMENT AND CONSENT

### Overview

This Privacy Disclosure Statement and Consent ('Consent') describes the personal information, including credit information and credit eligibility information ('information') that we collect, use, share, report and hold.

In this Consent, a reference to you is:

- To you, if you are a sole trader, guarantor or director of any business as an individual; or
- To any business (whether a company, trust, partnership or some other structure) for which you are authorised to act.

When you sign below, you are agreeing to this. If you are signing this Consent on behalf of a business, you warrant that you are authorised to sign this document. We may request information from you to evidence such authority.

### Who we are?

This Consent is issued and provided by:.

<b>Our business name</b>	
<b>ABN/ACN</b>	
<b>Our business address</b>	
<b>Our contact number</b>	

A reference to "us", "our" or "we" in this Consent is to this business.

### Who else is covered by the Consent?

In providing our services to you, we will access the lending platform operated by Lend Capital Pty Ltd ACN 612 877 422 ('Lend'). Lend's platform provides us with access to a range of credit providers and other third parties as detailed in Schedule 1. This Consent also covers all those credit providers and other third parties.

We may also need to access credit reporting agencies as detailed in Schedule 2 in relation to the provision of our services. This Consent also covers all those credit reporting agencies.

### Privacy Policies

Our Privacy Policy is available by contacting us (Refer to our contact details on Who we are? Section above).

Lend's Privacy Policy is available on <https://www.lend.com.au/privacy>.

You can request a copy of any other person's privacy policy covered by this Consent by contacting them directly.

### **Privacy Disclosure Statement and Consent**

We collect information about you, to source for you, or businesses of which you are authorised to act; or

- Commercial credit for business purposes; or
- Other services stated in this Consent; or
- To support a guarantor application you will provide.

We require the information we collect from you in order to assess:

- and apply for credit via Lend's platform;
- your application for commercial credit;
- any required guarantee or insurances in connection with your application for commercial credit; and
- to manage the application process (where required).

If you do not provide the information sought, we may be unable to source credit for you, make an application or we may be limited in the other services we can offer you.

### **Your information – Collection and Disclosure**

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

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS') and/or a commercial credit reporting service ('Commercial CRS');
- Use any information a credit reporting service provides in its report to assist us to preliminarily assess your suitability for an application;
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain;
- Disclose your information to a lessor to source any leases you wish to obtain; and
- Disclose your information to a credit provider or credit providers to apply for finance on your behalf.

Where you are an individual (whether in the capacity of a director, guarantor or borrower) in relation to your commercial credit application, we may disclose your information to Consumer CRS to verify your identification and conduct a consumer credit check. The identification and consumer credit check, should it occur, will not adversely impact on your credit report with Consumer CRS.

The information we obtain from you is used only for the purposes listed in this Consent and is not disclosed to any other person, except with your permission or in accordance with the law.

### **Credit Providers and Third Parties**

As part of our services, we may undertake tasks for a credit provider and other third parties (i.e. brokers or accountants), which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider and/or the third party and the same privacy law requirements apply to a credit provider or third party we are acting for.

We may submit your application to one or more credit providers and/or third parties. Those relevant person(s) or entity(ies) are set out in the Schedule 1 at the end of this document.

A credit provider or third party to whom we submit an application may disclose information about you, and collect information about you, from one or more Consumer CRS or Commercial CRS. The website of each credit provider or third party contains details of each Consumer CRS and Commercial CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas. These details may be described on a credit provider's website as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

In general, a credit provider and third party may use your credit report to collect, use, and share:

- information about you to other credit providers in relation to your credit worthiness;
- information about your repayment history, including missed repayments;
- your credit history and credit eligibility;
- any details of your new or proposed arrangement with other credit providers as a result of your missed payments or default; and
- information from other credit providers about you or another person.

For each Consumer CRS and Commercial CRS, a credit provider's or third party's website will detail how they collect, use, disclose and hold your information, including the following:

- disclose information about you to other credit reporting service providers to assess your credit worthiness;
- if you become overdue in making credit payments or you commit a serious credit infringement, disclose that information to a credit reporting service provider;
- How you can obtain the credit provider's and/or the credit reporting service provider's policies about managing your 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 credit reporting service provider not to undertake pre-screening for purposes of direct marketing by a credit provider; and
- Your right to request a credit reporting service provider not to release information about you if you believe you are a victim of fraud.

For further information, please refer to your credit provider or third party who approves your application and their privacy policy and privacy disclosure statement document. Each credit provider's or third party's website includes information on how to contact them and how to obtain a copy of their 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 a copy of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email);
- A credit reporting service provider not to use your information for direct marketing assessment purposes, including pre-screening; and

- A credit reporting service provider to provide you with a copy of any information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer (Refer to our contact details on Who we are). In some cases, an administration fee may be charged to cover the cost of providing the information.

You can get a free copy of your credit report and information about policies and management of credit related personal information by contacting each credit reporting service provider. Schedule 2 at the end of this document sets out the contact details for each credit reporting service provider.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a complaint about a breach of your privacy, including how we will deal with it. Ask us for a copy by contacting our Privacy Officer (Refer to our contact details on Who we are).

## **Disclosure and Consent**

By signing below, you agree that we may do any or all of the following in respect of any information we collect about you:

- Use your information:
  - To make an application for commercial credit, guarantee or lease; or
  - To source any finances you require; or
  - To source any insurances you require;
  - To source any leases you require; or
  - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider, third parties or insurers specified in Schedule 1 or otherwise specifically requested by you, information about you that is reasonably necessary to obtain the finance, leases or insurances you require;
- Obtain from, and disclose to, any third party, information about you 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 Schedule 2 at the end of this document so they can assess your application, or your suitability as a guarantor;
- Provide information about you to a guarantor, or prospective guarantor;
- Provide you with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you, unless you tell us not to;
- Disclose your 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, security and computer systems consultants or providers, so they can perform those services for us. [This may include overseas service providers. It is not practical to list every country in which recipients will may be located, however these are likely to include the locations noted below\*]
- Disclose your information to any other organisation that has acquired an interest in our business or any rights under your contract with us.

\*Please note: Lend may disclose your information to overseas service providers who may be located in Germany, New Zealand, United Kingdom, Malaysia, Philippines, India, Singapore, Japan & United States

of America. Where the privacy laws in these jurisdictions are not comparable to laws in Australia, Lend must take reasonable steps to ensure they do not breach Australian privacy laws in relation to your information.

You also agree and consent to, as appropriate:

- A Consumer CRS and/or Commercial CRS disclosing information to one or more credit providers and third parties specified in Schedule 1 at the end of this document 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 and third parties using that information to assess your suitability as a guarantor;
- A credit provider disclosing your information (including information obtained by it from a Consumer and/or Commercial CRS) to a guarantor, or a prospective guarantor; and
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.

Your agreement to this Consent will be effective until such time you either withdraw it by contacting us using our details above or after your engagement with us ends, whichever first occurs.

## CONSENT TO RECEIVE DOCUMENTS ELECTRONICALLY

By signing this document and giving us an electronic address, you also consent to us and any of the other persons covered by this Consent, sending documents (including loan documentation) and communicating by electronic means (including email) in relation to the application and any associated documents.

You should regularly check your electronic communications to determine that communications have been received. We will advise when we have sent communications to you.

## Authorisation

By signing this document, you authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service provider(s), credit provider(s) and third party(ies). That information will assist us in providing our services to you.

<b>Authorised:</b>	YES
<b>Signed:</b>	
<b>Full Name:</b>	
<b>Address:</b> (City, State & Postcode)	

<b>Driving Licence:</b> (Number & Expiry Date)	
<b>Date:</b>	

**SCHEDULE 1**  
**CREDIT PROVIDERS AND THIRD PARTIES**

<p> Abr Finance  Apositive Workforce Finance  Affordable Car Loans  Angle Finance  ANZ Bank  Australian Motorcycle and Marine Finance  Australian Premier Finance  Australian Secure Capital Fund  Automotive Financial Services Pty Limited  Azora Finance  Banjo  Bank of Queensland  BOQ Equipment Finance  Bigstone  Bizcap  Branded Financial Services  Business Fuel  butn  Capify  Capital Finance  Centre One Finance Pty Ltd  Classic Funding  Commonwealth Bank of Australia  Earlypay Ltd  Express Funding  Fifo Capital  Finport Finance  Fin One Pty Ltd  Finance One Commercial Pty Ltd  Finstro  Firstmac  Flexigroup  Flexi Commercial  FlexFleet  Fox Symes  Funda  Funding.com.au  Fundtap  Fuzion Capital  Get Capital  Green Light Auto Finance  Group and General Finance  Grow  Homesec  InFront ABS </p>	<p> Iron Capital Group  Interim Finance  Invoice Money  Judo Bank  Latitude Financial Services  Liberty Financial Pty Ltd  Limba  Loan U  Lumi  Macquarie Leasing  MaxFunding  Metro Finance  Money Place  Moneytech Finance Pty Ltd  Morris Finance Ltd  Moula  Multipli  NAB  National Motor Loans  Now Finance  Octet  Ondeck  Pepper Asset Finance Pty Ltd  Prospa  RACV  Rate Setter  Scottish Pacific  Silverchef  Secure Funding Pty Ltd  Selfco  Society One Australia Pty Limited  Speedy Finance  Spotcap  St. George Bank  Strive Financial  Suncorp  Thorn  TL Rentals  Tradeplus  Volkswagen Financial Services  Westpac Bank  Wingate Consumer Finance Pty Ltd  Wisr Finance Pty Ltd  Your Manager </p>
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**SCHEDULE 2**  
**CONSUMER / COMMERCIAL CREDIT REPORTING SERVICES**

<b>Name</b>	<b>Website</b>	<b>Telephone</b>
<b>illion Australia</b>	<a href="http://www.illion.com.au">www.illion.com.au</a>	1300 734 806
<b>Equifax Australia</b>	<a href="http://www.mycreditfile.com.au">www.mycreditfile.com.au</a>	1300 762 207
<b>Experian</b>	<a href="http://www.experian.com.au">www.experian.com.au</a>	(03) 8622 1600
<b>Tasmanian Collection</b>	<a href="http://www.tascol.com.au">www.tascol.com.au</a>	(03) 6213 5555
<b>Creditorwatch</b>	<a href="http://www.creditorwatch.com.au">www.creditorwatch.com.au</a>	(03) 6213 5555