



PRIVACY CONSENT FORM

Easy Car Finance A.B.N 89 9224 13224

And Aus Loans Pty Ltd Trading as 1800 Approved ACN 131 827 908, its related entities, alliance partners and National Finance Choice Pty Ltd

The Privacy Act (Cth) 1988 regulates the way in which personal information about customers can be used by credit providers.

Purpose of Collection of Use

Certain personal information is required to enable Easycarfinance.com.au to:

- ☐ Assess your application for personal or commercial credit and/or credit worthiness; and/or to become a guarantor;
 - ☐ Administer any credit facility which is subsequently provided by Easycarfinance.com.au or Aus Loans Pty Ltd including managing any account in connection with the credit facility, administering insurance claims, recovering any money owed to Easycarfinance.com.au, maintaining the value and protecting any assets provided as security for any obligations under the credit facility and for use in connection with the outsourcing of any of Easycarfinance.com.au or Aus Loans Pty Ltd's functions;
 - ☐ Assist you to avoid defaulting on your credit obligations; and
 - ☐ Notifying other credit providers of any default by you;
- And
- ☐ Identifying and sending you any information about Easycarfinance.com.au or Aus Loans Pty Ltd's other related products or services that may be of interest to you.

If you do not provide Easycarfinance.com.au with the personal information requested, Easycarfinance.com.au or Aus Loans Pty Ltd will be unable to assess your application for personal or commercial credit or to become a guarantor.

The following tells you what information might be required and how the information might be used.

PLEASE READ THIS CAREFULLY.

Disclosure of Personal Information

The types of organizations to which Easycarfinance.com.au usually discloses personal information include credit reporting agencies, government departments and authorities, insurers and underwriters, guarantors, agents, contractors, proposed assignees of Easycarfinance.com.au's assets and other third parties associated with Easycarfinance.com.au to carry out its functions, for example, mailing houses, debt collection agencies, mercantile agents, archive companies, valuers, call centre operators, solicitors, accountants, other funders, introducers and brokers.

You **consent** to Easycarfinance.com.au collecting your personal information and using it for the purposes outlined in this document including disclosing your personal information to the types of organizations set out above.

Disclosure of Credit Information to a Credit Reporting Agency

You authorise Easycarfinance.com.au and Aus Loans Pty Ltd to give a credit reporting agency certain personal information about you for the purposes of obtaining a consumer credit report about you and/or to allow the credit reporting agency to create or maintain a credit information file containing information about you. The information which we may disclose to the credit reporting agency is limited to:

- ☐ Your identification (including your name, sex, address and the previous two addresses, date of birth, name of employer and driver's licence number);
- ☐ The fact that the credit has been applied for and the amount;
- ☐ The fact that Easycarfinance.com.au or Aus Loans Pty Ltd is accessing your credit report;
- ☐ Details of payments which become overdue for more than 60 days and for which collection action has commenced;
- ☐ The fact that payments are no longer overdue;
- ☐ Details of cheques drawn by you which have been dishonoured more than once;
- ☐ The fact that in Easycarfinance.com.au's or Aus Loans Pty Ltd's opinion you have committed a serious credit infringement; and
- ☐ The fact that credit provided to you has been paid or discharged.

Authority to Obtain Credit Information

You authorise Easycarfinance.com.au or Aus Loans Pty Ltd to obtain from:

- (a) a credit reporting agency: a credit report containing personal or commercial information about you in relation to personal or commercial credit provided to you; and
- (b) a business which provides information about the commercial credit worthiness of persons: information about your commercial activities or commercial credit worthiness.

Authority to Exchange Credit Information with another Credit Provider

You authorise Easycarfinance.com.au or Aus Loans Pty Ltd to give and obtain from other credit providers information about your credit worthiness, credit standing, credit history or credit capacity.

Authority to Disclose Certain Information to Joint Applicants

You understand that if Easycarfinance.com.au or Aus Loans Pty Ltd declines your credit application or application to become a guarantor due to adverse information on your personal credit file, then each applicant maybe notified that the application has been declined wholly or partly on information derived from personal credit report relating to you.

Authority to Disclose Certain Information to Guarantors

You consent to Easycarfinance.com.au or Aus Loans Pty Ltd providing information about you to any person who proposes to guarantee your obligations to Easycarfinance.com.au or Aus Loans Pty Ltd for the purpose of allowing that person to assess whether to act as you guarantor and/or indemnifier. After the guarantee is given you consent to Easycar finance.com.au or Aus Loans Pty Ltd providing information about you to the guarantor and/or indemnifier.

Guarantors Only: Authority to Obtain Information about a Guarantor

You authorise Easycarfinance.com.au or Aus Loans Pty Ltd to obtain from a credit reporting agency a credit report containing personal credit information about you to assess whether to accept you as a guarantor for the personal or commercial credit applied for by the applicant.

Authority to Give Options

You authorise Easycarfinance.com.au or Aus Loans Pty Ltd give to or receive from another credit provider an opinion for purposes connected with your business trade or profession.

Role of the Introducer

You agree that any introducer named below is acting as your agent and not as an agent of Aus Loans Pty Ltd in providing information about your application for finance and in all other dealings in relation the application for finance. You consent to the introducer obtaining a report about your commercial or consumer credit worthiness from a credit reporting agency or from a credit provider named in the application for finance or referred to in such reports. You further consent to the introducer passing on such reports to Aus Loans Pty Ltd so it can consider your application for finance.

You consent to the introducer receiving information for the ongoing administration of your account, including, without limitation, for payment and collection purposes and providing that information to Aus Loans Pty Ltd.

- Aus Loans Pty Ltd
- 1800 Approved
- Easycarfinance.com.au
- National Finance Choice Pty Ltd

Other Acknowledgements and Consents

- ☐ You consent to Easycarfinance.com.au or Aus Loans Pty Ltd exchanging personal information and other information concerning your financial affairs with any person acting on your behalf including your agent, accountant, solicitor or broker.
- ☐ You acknowledge that Easycarfinance.com.au or Aus Loans Pty Ltd may exchange information with government authorities as required or authorised by law including the Australian Taxation Office.
- ☐ You agree that Easycarfinance.com.au or Aus Loans Pty Ltd may use your personal information for marketing purposes to tell you about other related services and products which could suit your needs. *If you do not want this to happen please tell us.*
- ☐ You acknowledge that the above authorities and consents will continue until the credit facility provided is repaid in full and the credit facility terminated.

Access and Correction

If you would like to know more about:

- ☐ The personal information which we hold about you; or
- ☐ Our personal information handling practices; or
- ☐ Gaining access to the personal information which we hold about you; or
- ☐ Our handling of personal information about you,

Please contact us by writing to:

The Privacy Officer**Easy Car Finance****P.O Box 208****Currumbin QLD 4223**

We will also provide you with a copy of this information for which a fee may be payable. You should let us know if you think any information we hold about you is inaccurate so that we may correct it.

By answering the Privacy Act question in the online form you acknowledge that you have read and understood the authorizations and consents which you have given in this document.