

## PRIVACY ACT CONSENT & DECLARATION

In compliance with the Commonwealth Privacy Act 1988, the Applicants and Guarantors ("I/We") to the finance application should complete and return to the below named introducer/agent for the purposes of the Privacy Act.

**Name of introducer/agent:** Lark-Hill Group Unit Trust T/as Finance Connections (ABN 94 324 181 282)

**Authority to obtain and disclose certain credit information concerning an Application for Finance.**

To enable the agent/credit provider to assess my/our application for commercial or personal credit, I/we authorise the agent/credit provider to obtain:

from a credit reporting agency, a credit report containing personal or commercial information about me/us in relation to personal or commercial credit provided to me/us: and

from a business which provides information about the commercial creditworthiness of persons, information about my/our commercial activities or commercial credit worthiness (Section 18L (4)).

I/we acknowledge that Section 18E(8c) of the Privacy Act allows a credit provider which the approached introducer/agent may approach in arranging my/our finance, to give a credit reporting agency certain personal information about my/our application for finance:

The information which may be given to an agency is covered under Section 18E (1) of the Act and includes:

- The fact that I/we have applied for finance and the amount;
- Such permitted particulars about me /us which allow me/us to be identified;
- The fact that the credit provider is a current credit provider to me/us;
- Payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Cheques drawn by me/us for an amount not less than \$100, which have been dishonoured more than once;
- That in the opinion of the above-named credit provider/agent, I/we have committed a serious credit infringement;
- Information as to court judgements against me'
- I/we acknowledge that a reference to the agent/introducer in this declaration is also a reference to a credit provider;

By virtue of this declaration, I/we understand the above-named introducer/agent has informed me/us of the disclosure policy to a credit reporting agency of information about me/us and so authorise such disclosures.

**Other acknowledgments and Consents**

I/We agree that the credit provider may give to and receive from the introducer/agent personal and/or commercial information about me in connection with this application, the processing, acceptance and on-going management of the facility.

I/We acknowledge that the credit provider relies on this information when making its decision.

I/We acknowledge that the introducer/agent/credit provider has the right to confirm the details of the information provided in this application.

I/We understand that only the credit provider can decide whether this application is approved and that any introducer/agent to the credit provider has no authority to give that approval.

I/We acknowledge that the credit provider may pay a commission to the introducer/agent as a result of services rendered.

I/We consent to the credit provider exchanging information concerning my/our financial affairs with the introducer/agent.

I/We consent that my/our obligation for this debt will continue regardless of any changes in my/our circumstances.

I/We acknowledge that I/we may access my/our personal information by contacting 1800 50 60 10.

If the credit applied for includes an insurance premium finance facility the applicant authorises the introducer/agent to provide information about it to a reinsurer or parties associated with the reinsurer for any purpose in connection with the contract of reinsurance between the credit provider/agent/introducer and the reinsurer.

I/We acknowledge as a guarantor(s) that the personal information obtained will be used to assess whether to accept me as a guarantor or to accept the support for such credit facilities. I consent to the introducer/agent/credit provider collecting, using and disclosing my personal information for this purpose.

I/We understand that if we fail to provide any information requested in this form, or do not agree to any of the possible exchanges or uses detailed above, my/our application may not be accepted.

I/We understand that the acknowledgments and consents specified above are restricted to this application only

I/We have read and I/we understand and agree to the declarations and consents relating to the protection of my/our privacy.

I/We confirm that the information contained in this application and the financial information supporting it, are in all respects complete and accurate.

**(1) Name of Applicant/Guarantor**

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**(1) Signature of Applicant/Guarantor**

**Date**

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**(2) Name of Applicant/Guarantor**

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**(2) Signature of Applicant/Guarantor**

**Date**

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