



PRIVACY ACT AUTHORISATION / AGREEMENT

Privacy Statement

What this statement is about

Your right to privacy is important to us. This statement explains your privacy rights and our rights and obligations in relation to your personal information.

The Privacy Act regulates the way Macquarie Commercial Finance Pty Ltd, where applicable (“we”) uses personal information provided about you. Please read the following carefully as it sets out how we may use information about you.

CREDIT INFORMATION

What information can be disclosed?

The Privacy Act allows the following information about the hirer/renter/guarantor named in the application (“you”) to be disclosed:

- details to identify you - that is, your name, sex, date of birth, current and 2 previous addresses, your current or last known employer, and your driver’s licence number
- the fact that you have applied for credit and the amount or that we are a current finance broker provider to you
- advice that payments previously notified as unpaid are no longer overdue
- payments overdue for at least 60 days and for which collection action has started
- cheques for more than \$100 drawn by you which have been dishonoured more than once
- in specified circumstances, that in our opinion you have committed a serious credit infringement, and
- the fact that credit provided to you by us has been paid or otherwise discharged

Who can give or obtain credit information about you?

We may:

- obtain from a credit reporting agency or other business that provides information about credit worthiness credit reports containing personal or commercial credit information about you
- exchange credit information about you with any credit reporting agency, all credit providers named in this application or that may be named in credit reports issued by a credit reporting agency, any introducer referred to in the application, or any agent of ours assisting in processing the application
- give credit information about you to any guarantor or proposed guarantor of the credit facility you have applied for, for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee
- give and receive a banker’s opinion for the purposes connected with your business, trade or profession, and
- confirm:

- your employment and income details from any employer, accountant or tax agent named in this application, or
- your income received on an investment property from any nominated real estate agent.

Authority to give information to our Financier/s

You authorise us the finance broker, to submit your application for a loan approval. You authorise us to access information from the Financier/s including your account name and number, the balance of your account, whether there are any arrears on your account, the amount of those arrears (if any) and whether or not the total amount owing is discharged.

Trade insurer

A registered trade insurer may obtain consumer credit reports about you from a credit reporting agency to assess whether to provide trade insurance to us in relation to an application for commercial credit.

Motor Vehicle or Drivers’ Licence Registry

You authorise us to obtain personal information about you from any motor vehicle or drivers’ licence registry in Australia.

When can information be disclosed?

This information can be disclosed for the various purposes prescribed by the Privacy Act including:

- assessing your application for consumer or commercial credit or to be a guarantor for the applicant, or assessing your credit worthiness, and
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours.

PRIVACY GENERALLY

You need not give us any of the personal information requested in the application form or any other document or communication relating to the credit facility applied for. However, without this information, we may not be able to process the application or provide you with an appropriate level of service.

You may request access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date.

How we may use your personal information

We use your personal information to:

- process the application (including performing the 100 point check required by the Financial Transaction Reports Act and determining if the Consumer Credit Code applies)
- administer and manage the account, and
- facilitate our internal business operations, including fulfillment of any legal requirements and confidential systems maintenance and testing.

Our right to disclose your personal information

We may disclose your personal information in the following circumstances:

- to any referee nominated by you
- to our external service providers that provide services for the purposes only of our business, on a confidential basis, for example advisors, debt collection agents and mailing houses
- to any persons acting on your behalf, including your financial advisor, broker, solicitor or accountant, unless you tell us not to
- to other persons who have an interest in any property offered to us as security
- to any party acquiring an interest in any business or in the account and any related securities provided by you or any other person
- to government agencies in connection with your loan, for example to stamp and register documents and
- if you request us to do so or if you consent (for example for a direct debit) or where the law requires or permits us to do so.

Use by Macquarie Commercial Finance Pty Ltd

We may also use your personal information or give access to personal information about you to any member of the Macquarie Commercial Finance Pty Ltd to:

- assess your total relationship and product holding with the Macquarie Commercial Finance Pty Ltd, analyse products and customer needs and develop new products, and
- inform you of products and services provided by us, any member of the Macquarie Commercial Finance Pty Ltd or by preferred providers, which we consider may be of value or interest to you, unless you tell us not to.

Your authority to us

By signing this application you authorise us to collect, maintain, use and disclose your personal information in the manner set out in this privacy statement.

By completing the application form, you undertake to provide a copy of this privacy statement to each principal, company officer or partner that you purport to represent.

Agreement by Guarantor or prospective Guarantor

You agree that we may obtain from a credit reporting agency, credit reports containing personal information about you to assess whether to accept you as a guarantor for the loan applied for, or given to the applicant(s).

Important Information about our products and services

From time to time, Macquarie Commercial Finance Pty Ltd would like to provide you with information about products and services - which may be supplied by us, any member of the Macquarie Commercial Finance Pty Ltd or our preferred providers - that we believe may be of interest or value to you. Simply by ticking the YES box below, you can be sure that as your financial needs change you won't miss out on the information, special offers and opportunities that could help you to simplify your banking, lower banking costs and build your investments.

Tick here:

Hirer/Renter 1 Hirer/Renter 2

YES YES
 NO NO

If you do not tick any box, then we will continue to provide you with information about products and services.

I have read and understood the above Privacy Statement and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual, I declare that the individual has been made aware of that fact and the contents of the Privacy Statement.

Customer(s) Consent

Name(s) of Hirer/Renter(s):

Applicant 1: _____ Signed: _____

Applicant 2: _____ Signed: _____

Signed by the Hirer/Renter(s) on/..... 200

Guarantor(s) Consent

Name(s) of Guarantor(s):

Guarantor 1: _____ Signed: _____

Guarantor 2: _____ Signed: _____

Signed by the Guarantor(s) on/..... 200