

PRIVACY AND CREDIT INFORMATION PRIVACY ACT AUTHORISATIONS/AGREEMENTS

AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and give this/ return to the below named Introducer/Broker for the purpose of the Privacy Act.

Name of Introducer: MARCOO PTY LTD T/A ABSOLUTE FINANCIAL SERVICES A.B.N. 91 100 943 146, and its associated entities, and any independent contractors it has appointed to assist in providing services to me/us (“Contractors”) as my/our agents to arrange and assist in the management of finance and/or insurance facilities as detailed below.

1. Acknowledgment of Disclosure of Credit Information to a Credit Reporting Agency.

I/We acknowledge that Section 18E(8)(c) of the Privacy Act allows a credit provider which Marcoo Pty Ltd T/A Absolute Financial Services (AFS) and Contractors may approach in arranging my/our finance (hereinafter the Approached Credit Provider), 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 by Section 18E(l) of the Act and includes:

- Such permitted particulars about me/us which allows me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the Approached 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 which have been dishonoured more than once;
- In specified circumstances, that in the opinion of the approached credit provider, I/we have committed a serious credit infringement;
- That finance provided, to me/us by the Approached Credit Provider has been paid or otherwise discharged.

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

2. Agreement/Authority for Credit Provider to Perform Certain Permitted Actions Concerning a Finance Application or Transaction.

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, the Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons (Section 18L).

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us (Section 18K).

I/We agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial arrangements for the purpose of assessing my/our finance application or collecting any overdues: I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act (Section 18N).

3. Authorisation to Act on Behalf of Individuals

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorise the above-named Introducer to obtain a report about my/our consumer and/or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business (Section 18H) or from a credit provider named in this application or referred to in such reports (Section 18N).

I/We also authorise the above-named Introducer to pass on the above obtained reports to such credit providers as are appropriate for their consideration.

Absolute Financial Services (AFS) and Contractors collect personal information about me/us, being each of the applicants and guarantors whose signature appears below, for the purpose of assessing the application for finance and forwarding it to one or more of the Approached Credit Providers used by AFS and contractors for this purpose. AFS and contractors will disclose this information to the Approached Credit Providers and may also disclose it to our finance broker, their agents, contractors, external advisers, suppliers of goods, mercantile agents, collection agencies, insurers and any business which provides information about the credit worthiness of persons for the purposes of credit and reference checking.

I/We also authorise the above-named Introducer to give and to receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangement.

I/We acknowledge that if we do not provide this information, AFS and contractors or the Approached Credit Provider may not be able to process the application for finance.

4. Collection and Management of Personal Information

I / We acknowledge and agree that:

- (a) It is necessary for AFS and contractors to collect personal information regarding me/us from both ourselves and other parties, to enable AFS and Contractors to apply on my/our behalf for the Finance and Insurance facilities requested. I/We understand that if I/We do not provide the information then AFS and Contractors will not be able to seek the requested facilities from Approached Credit Providers and Insurers.
- (b) The information collected may be disclosed to, and used by AFS, Contractors, Approached Credit Providers and Insurers to the degree that each entity considers reasonable and necessary in considering and arranging the requested facilities.
- (c) AFS, Contractors, Approached Credit Providers and Insurers may provide information collected as above to any parties (such as referees, employers etc) named in the application to the extent they deem necessary to assist in assessing and arranging the requested facilities.
- (d) AFS and Contractors may retain the information obtained and, at its discretion, provide to me/us from time to time information about AFS products and services. The provision of this information may be telephone, mail or electronic media (such as e-mail).

IF SUCH INFORMATION IS NOT REQUIRED THEN I/WE UNDERSTAND THAT THIS PROVISION MAY BE CANCELLED BY DELETING AND INITIALLING THIS CLAUSE OR BY LATER ADVISING AFS IN WRITING, AT ITS HEAD OFFICE ADDRESS OF 144 BAZAAR STREET, MARYBOROUGH QLD 4650.

- (e) The appointment provided herein is an ongoing one and if an Approached Credit Provider or Insurer has, as a result of an application on my/our behalf by AFS or Contractor, provided facilities to me/us then that Credit Provider or Insurer is authorised to provide information to AFS and Contractors from time to time relating to the subsequent conduct of the facility.
- (f) I/We can gain access to the Personal Information I/We have provided, or obtain more information on the AFS Privacy Policy at its Head Office address of 144 Bazaar Street Maryborough Qld 4650.

5. Details of Application:

Full Name/s of Applicants
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Amount \$

Purpose

Signed (Applicant Parties) Date:.....
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I/We acknowledge that I/We have read and fully understand the contents of this document. I/We also warrant that the information provided by my/us is correct and true and understand that AFS and Contractors will be relying on the integrity of same in seeking to arrange the facilities required.

6. Guarantor Parties Agreement

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above- named Application Parties (Section 18K (l)(c)) and in so doing I/we acknowledge that such Approached Credit Provider may give personal information about me/us as per paragraph 1 of this authority.

I/We acknowledge that the application for finance will, be supported by me/our guarantee and that I/we have read and understand the terms of the application for finance.

Signed (Guarantor Parties) Date:.....
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I/We acknowledge that I/We have read and fully understand the contents of this document. I/We also warrant that the information provided by me/us is correct and true and understand that AFS and Contractors will be relying on the integrity of same in seeking to arrange the facilities required.