

PRIVACY DISCLOSURE STATEMENT & CONSENT

Overview

National Finance & Loans, A B N 99 214 040 118 (NFAL) and its associated entities ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

In this document, the term "associated entities" refers to but is not limited to National Finance and Loans/Money Bunny/Money Bunny Australia

Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes;
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent).

As your broker, we require the information we collect from you to assess your credit, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information – Collection and Credit Reporting Body ('CRB') Disclosures

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

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit application
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, from one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes –

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness

That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB

- How you can obtain the credit provider's and/or CRB's policies about managing your credit 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 CRB not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

The lenders named below are the six we do most business with:

Australia and New Zealand Banking Group Ltd, Pepper Asset Finance Pty Ltd, Bank of Melbourne, Secure Funding Pty Ltd (Liberty Financial), Latitude Financial Services, Maquarie Leasing

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 copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening
- The CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 03-95533688 or email at info@nfal.com.au. In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at www.nfal.com.au or we will provide you with a copy if you ask us.

You can contact the CRB by telephone on 1300 762 207 (Opening hours: Mon-Fri, 8.30am-6pm EST) or email at assist.au@veda.com.au

Disclosure and Consent

By signing below, you agree we may:

- Use your personal and credit information:
- To assess your consumer or commercial credit application and/or to assess a credit application by a company of which you are a director
To source any finances you required
To source any insurances you require
As the law authorises or requires;
Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
Obtain from, and disclose to, any third party, information about you, the applicant(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 the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;

- Disclose your personal and credit 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, securitisers and computer systems consultants or providers, so they can perform those services for us; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit application, and/or assessing a credit application by a company of which you are a director
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you

Where the applicant is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

ELECTRONIC COMMUNICATIONS CONSENT

You consent to National Finance & Loans, or any other party associated with this loan application, communicating electronically with you. You nominate and authorise us to act on instructions we have received electronically. This consent and authority will apply to all communications permitted to take place electronically by law including but not limited to:

- notices and disclosure documents from us to you about your credit application;
- credit contract documents;
- variations to the credit contract; and
- notices from you to us.

We will rely on this consent to communicate with you by:

- electronic mail ("e-mail") to the e-mail address that you have notified to us;
- making a notice available for you to access on our website;
- any other method of electronic communication; and/or
- ordinary mail to the address on our records. For

EXECUTION

I/We acknowledge that I/We have read and fully understood the contents of this document. I also warrant that the personal information provided by me in our application is true and correct and understand that NFAL and its Contractors will be relying on the integrity of same in seeking to arrange the facilities required.

Applicants Name	Signature	Date

FURTHER AUTHORISATION AND CONSENTS

THESE CLAUSES ARE ONLY OPERATIVE WHEN COMPLETED AND SIGNED BY ALL PARTIES

AUTHORISATION TO PROVIDE PERSONAL INFORMATION TO A THIRD PARTY

I agree that NFAL and its Contractors may also disclose to the undermentioned third party personal information which it has received about me relating to the progress and ultimate decision by the Approached Credit and/or Insurance Provider/s on my finance and/or insurance application. Such information may include:

- The type of facilities which are being considered and/or offered by the Approached Credit and/or Insurance Providers
- The actual decision on the application/s by the Approached Credit and/or Insurance Providers
- The reasons supporting any decisions made by the Approached Credit and/or Insurance Providers, including such personal information as may have been obtained by NFAL, its Contractors and/or the Approached Credit and/or Insurance Providers that has, in the opinion of NFAL or its Contractors, had any influence on the decision made by the Providers.

In providing the authority, I acknowledge that NFAL and its Contractors have no control over the personal information once it is passed to the third party, and consequently cannot be held responsible or liable in any way for the use or misuse of the information by the Third Party. Any Third Party which receives your information should have a Privacy Policy in place which is consistent with the requirements of the Privacy Act.

Third Party's Name	Address

This consent extends to employees, servants and agents of the above nominated third party.

AGREED BY:

Applicants Name	Signature	Date

example, we will send an email to your email address to give you our Credit Guide. By giving this consent, we are no longer required to send you notices or other documents in paper form. You must ensure that:

- you check your email regularly for notices and other communication from us;
- your email address remains current (or otherwise notified to us); and
- emails from us to your email address are not blocked.

We rely on you to keep your nominated e-mail or physical (street) address details up-to-date and to notify us when they change. Providing you with electronic documents does not alter your obligations under any terms and conditions of a credit contract. You can print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you use the relevant computer programs and have sufficient internet capacity to interact with our system. We may act on facsimile instructions if it appears to us the instructions have been appropriately authorised. We may refuse to act on any instruction for any reason, or refuse to act until we receive confirmation of the instructions from you by other means.

RETURNING TO PAPER COMMUNICATIONS

You can go back to receiving paper notices and other documents by calling us on 03-95533688 or by notifying us in writing withdrawing this consent. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address. For further information about how we handle your information or to request access to the information we hold about you, You can contact us by calling 03-95533688 or by writing to National Finance & Loans 23/399 Warrigal Rd. Cheltenham Vic 3192. You agree that your above consents commence from the date of your application and continues until the credit covered by the application ceases. You agree that we may use your personal information for marketing or research purposes after the credit covered by this application ceases

Authorisation

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.