

Privacy Disclosure & Consent

The National Finance Choice Group comprises **National Finance Choice Pty Ltd** ACN 111 297 539 and its related entities and alliance partners. The related entities are companies that include in their name the words "National Finance Choice", followed by the name of a location in Australia. Alliance partners are businesses with which National Finance Choice Pty Ltd or any of the related entities have formed a partnership to trade under the National Finance Choice name.

This privacy statement is issued by National Finance Choice Pty Ltd, but in it, 'NFC' includes its related entities and alliance partners.

A list of current participants in the National Finance Choice Group is available on request from the NFC Privacy Officer (contact details below).

NFC collects personal information about you for the purposes you agree to in this Privacy Disclosure and Consent (Consent). Any personal information obtained from you is used only for the purposes listed in this Consent and is not disclosed to any other person except with your consent or as permitted, or required, by law. If you do not provide the information sought we may be unable to process the application by the client borrower for credit or the application by the prospective guarantor to be a guarantor, or we may be limited in the services we can provide you.

You have a right to access the personal information we hold about you by contacting the NFC Privacy Officer, at Unit 2,475 Blackburn Road, MOUNT WAVERLEY VIC. 3149. Our privacy policy is available at any of our offices and on our website at www.natfin.com.au.

Client Borrower

By signing below, you, as our client, acknowledge and authorise:

1. NFC will obtain from, and disclose to, any third party any information about you, that is reasonably necessary to advise you, or to assess, arrange, provide or administer your credit application.
2. NFC will provide your personal information to a lender NFC approaches so the lender can assess your credit application.
3. A lender approached by NFC may do any, or all, of the following to assess your credit application:
 - Notify a credit reporting agency you have applied for credit with them, the amount of the credit required and that they are your current credit provider
 - Provide your identification details to a credit reporting agency
 - Exchange credit information about you with a credit reporting agency and any credit provider named in any credit report from that agency, or any credit provider named in your application
 - Obtain information about your commercial activities or commercial credit worthiness, where relevant, from a credit reporting agency

Disclose information about your proposed loan and your credit information to a guarantor or prospective guarantor.

4. NFC, as your agent may do any, or all, of the following on your behalf to access and disclose your credit information:
 - Provide your identification details to a credit reporting agency
 - Obtain your credit report from a credit reporting agency
 - Disclose information from the credit report and any relevant credit information to a lender NFC has approached

Disclose information about the proposed loan and your credit information to the guarantor, or prospective guarantor.

5. NFC may use your personal information to make future offers to you. If you do not wish to receive this service, you may contact NFC in writing c/- The Privacy Officer, at Unit 2,475 Blackburn Road, MOUNT WAVERLEY VIC. 3149 to request its cancellation.
6. NFC may disclose personal information, including credit information, about you to organisations that provide services to it, such as contractors, agents, computer systems consultants or providers document custodians and advisors so they can perform those services.

Signature: _____

Signature: _____

Name(c1): _____

Name(c2): _____

Date: ____/____/____

Date: ____/____/____

Guarantor

By signing below, you, as prospective guarantor, acknowledge and authorise:

1. NFC will provide your personal information to a lender NFC approaches so the lender can assess whether to accept you as a guarantor in support of the application by the client borrower for credit.
2. A lender approached by NFC may do any, or all, of the following to assess your guarantee application:
 - Provide your identification details to a credit reporting agency
 - Exchange credit information about you with a credit reporting agency and any credit provider named in any credit report from that agency, or any credit provider named in your application or the credit application
 Obtain information about your commercial activities or commercial credit worthiness, where relevant, from a credit reporting agency.
3. NFC, as your agent may do any, or all, of the following on your behalf to access and disclose your credit information:
 - Provide your identification details to a credit reporting agency
 - Obtain your credit report from a credit reporting agency
 Disclose information from the credit report and any relevant credit information to a lender NFC has approached.
4. NFC may use your personal information to make future offers to you. If you do not wish to receive this service, you may contact NFC in writing c/- The Privacy Officer, at Unit 2,475 Blackburn Road, MOUNT WAVERLEY VIC. 3149 to request its cancellation
5. NFC may disclose personal information, including credit information, about you to organisations that provide services to it, such as contractors, agents, computer systems consultants or providers, document custodians and advisors so they can perform those services.

Signature: _____	Signature: _____
Name(g1):	Name(g2):
Date: ____/____/____	Date: ____/____/____

Further Authorisations and consents

Authorisation to provide personal information, to a specific third party.

By signing below, you authorise and acknowledge NFC may (if filled in) pass on your personal information to the below named third party your personal information relating to the progress and final decision by the credit/insurance provider/s of my credit/insurance application. Such information may include the type of credit/insurance facility being sought, the actual decision on the application to the credit/insurance provider/s, the reasons supporting any decision made by the credit/insurance providers.

In signing below we as the client borrower/s and or guarantor/s also accept NFC has no control over this personal information once it has been passed to this third party, and can not be held responsible or liable for the use or mis-use of the information by the third party.

Name of third Party: _____

of: _____

Agreed by:

Signature: _____	Signature: _____
Name(c1):	Name(c2):
Signature: _____	Signature: _____
Name(g1):	Name(g2):