finlease

PRIVACY CONSENT FAX TO:

A. Consent of Individual Applicant

In connection with my application and any subsequent applications to any of the financiers described in the Schedule (**Financier**) for credit, I acknowledge that the Financier will collect personal information about me (which may include "sensitive information" as defined in the Privacy Act 2001 (C'wlth)(**Privacy Act**), and that such information will be used to help the Financier assess this and subsequent applications, and if my applications are approved, for the subsequent administration of the credit facilities. I consent to the Financier collecting, using and disclosing my personal information for these purposes, and acknowledge that without this information, the Financier may be unable to process or accept my applications, or to operate or administer the credit facility.

I consent to the Financier and its related companies using or disclosing my personal information for;

- Performing administrative tasks and managing business operations, providing services to me in relation to credit facilities (if granted) or other products or services, and telling me about its products, services or other organisations;
- Product development, research, risk assessment, loan management, modeling, and fraud and crime prevention;
- Keeping guarantors informed about the credit facility;
- Complying with legislative and regulatory requirements.

B. Consent of Individual Guarantor/Other Individuals

In connection with this application and any subsequent applications to any of the financiers described in the Schedule (**Financier**) for credit by the applicant described in the Schedule (**the applicant**), I acknowledge that the Financier will collect personal information about me (which may include "sensitive information" as defined in the Privacy Act) and that such information will be used to support this and subsequent applications and help the Financier assess these applications. Where I am to provide a guarantee or other support in connection with these credit facilities, I acknowledge that the personal information will be used to assess whether to accept me as a guarantor or to accept the support for such credit facilities, and if necessary, in the enforcement of the guarantee or that support. I consent to the Financier collecting, using and disclosing my personal information for this purpose, and acknowledge that without this information the Financier may be unable to process or accept such applications.

C. Other Consents of Individual Applicant and Individual Guarantor/Other Individuals

I consent to the Financier disclosing my personal information to its related companies, and each of them disclosing my personal information:

- To credit reporting agencies, other financial institutions and credit providers, and service providers;
- Where I am the applicant for the credit, to persons who may guarantee or give other support in connection with my obligations under these credit facilities (including to help that person assess whether to act as guarantor or provide the support);
- Where I am to provide a guarantee or other support in connection with these credit facilities, to the applicant;
- To governmental and regulatory organisations; and to any person authorised by me to operate these credit facilities, any organisation through whom I choose to make payments to the Financier or its related companies, and to any other entity to whom the Financier or any of its related companies is required by law, or authorised by me, to disclose my personal information, regardless of how or when that information is collected.

I agree to the transfer of my personal information by the Financier and its related companies to organisations overseas for use in connection with any of the purposes authorised by this consent or the Privacy Act.

If and to the extent that the Financier does so in a manner and for purposes that conform with the Privacy Act;

- I agree to the Financier obtaining information about my commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Financier using that information in assessing these applications, assessing future changes to the approved limits and reviewing such limits;
- I acknowledge and consent that credit information may be given to a credit reporting agency;
- I/we acknowledge that the Privacy Act allows a credit provider which the introducer/broker may approach in arranging my/our finance, to give a credit reporting agency certain personal information about my/our applications for finance.

The information which may be given to an agency includes such permitted particulars about me/us which allow me/us to be identified;

- The fact that I/we have applied for finance and the amount; 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; 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, I/we have committed a serious credit infringement;
- Information as to court judgements against me.
- I agree to the Financier giving to and receiving from any credit provider named in the application, and any credit provider named in a credit report issued by a credit reporting agency, information about my credit arrangements, provided that the information is given or received to assess an application for credit made to the recipient credit provider, to assess my credit worthiness, to assess future changes to approved limits or in the review of such limits;
- I agree to the Financier obtaining a credit report containing personal information about me from a credit reporting agency, using that report or any information derived from the report in assessing the application, assessing future changes to approved limits or in reviewing such limits, or if relevant, collecting overdue payments in respect of credit provided to me, and for any other purposes permitted under the Privacy Act (including where I am to provide a guarantee or other support in connection with the credit facility, to assess whether to accept me as a guarantor or whether to accept that support); and
- I authorise a trade insurer in relation to my application (where it is for commercial credit) to obtain a credit report to assess whether to insure or assess the risk of insuring the Financier, and where I am the applicant for credit, to assess the risk of default by me on the credit provided.
- I acknowledge that the bank of financier may pay a commission to the broker as a result of any banking services offered to me by the bank of financier.
- I consent to the bank or financier disclosing ongoing information in relation to my banking services to the broker

Subject to the Privacy Act, I acknowledge that I may have access to my personal information collected and held by the Financier and its related companies, and that I can enquire as to the identity of each related company of the Financier, by contacting the Privacy Officer of the Financier at the address of the Financier shown in the Schedule. I acknowledge that if I provide information about any other individual to the Financier, I will ensure that the individual is made aware that the Financier has his or her personal information, of the purposes (and the persons involved) of the collection, use and/or disclosure of the personal information by the Financier, and that the Financier can be contacted in the manner outlined above.

Where I am an applicant for the credit, Part A and Part C apply to me. Where I am to provide a guarantee or other support in connection with the credit facility, Part B and Part C apply to me. Where two or more persons sign this consent, it is to be read as given by each of us individually.

INDIVIDUAL APPLICANT/GUARANTOR/OTHER INDIVIDUAL SIGNATURE SECTION including APPLICANT SCHEDULE

Name	**X**	**Name**	**X**
Signature	**X**	**Signature**	**X**
Date	**X**	**Date**	**X**

Name and Address of Financier – Each and any of;

Adelaide Bank Ltd (ABN 54 061 461 550), Bendigo Bank Limited (ABN 11 068 049 178), Bibby Financial Services Australia Pty Ltd (ABN 69 101 657 041), BOQ Equipment Finance Limited (ABN 78 008 492 582), Capital Finance Australia Ltd (ABN 23 069 663 136), Cash Resources Australia Pty Ltd (ABN 48 784 573 234), CBFC Limited (ABN 26 008 519 462), Esanda Finance Corporation Limited (ABN 64 004 346 043), Finecorp Financial Services Pty Limited (ABN 71 072 066 141), Finlease (Australia) Pty Ltd (ABN 35 003 752 636), GE Capital Australia (ABN 60 008 534 562, GE Capital Finance Pty Ltd (ABN 72 910 500 602), GE Commercial Corporation (Australia) Pty Ltd (ABN 28 000 974 747) & GE Commercial Pty Ltd (ABN 53 086 920 747), Genesis Credit Corporation Pty Ltd (ABN 56 071 026 401), Little Lease Company Pty Ltd (ABN 12 087 826 159), Macquarie Equipment Rental Pty Ltd (ABN 44 112 079 268), Macquarie Leasing Pty Limited (ABN 38 002 674 982), Members Equity Bank Pty Ltd (ABN 56 070 887 679), National Australia Bank Ltd (ABN 12 004 044 937), Orix Australia Corporation Limited (ABN 79 002 992 681), Service Finance Corporation Ltd (ABN 93 077 860 256), Scottish Pacific Business Finance Pty Ltd (ABN 79 008 636 388), Societe Generale (ABN 71 092 516 286), St George Finance Ltd (ABN 99 001 094 471), Suncorp - Metway Limited (ABN 66 010 831 722), Westpac Banking Corporation (ABN 33 007 457 141).