

National Loans Pty Ltd (ABN 30 163 237 143), Australian Credit Licence #480781 (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.

## **Privacy and 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); or
- To support a guarantor application, you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, 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') Disclosure**

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 or guarantor 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 provider's websites as 'notifiable matters', 'privacy policy', 'credit reporting policy', or 'privacy disclosure statement and consent', and includes –

- That the CRB may include information and 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 assess 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).

#### **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 your 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 Matthew Shaw by telephone 1300 358 358 or email at [info@nationalloans.com.au](mailto:info@nationalloans.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.nationalloans.com.au](http://www.nationalloans.com.au) or we will provide you with a copy if you ask us.

You can contact the CRB by telephone on 13 8332 (Opening hours: Mon-Fri 8.30am-6pm EST), or via their website at [www.equifax.com.au](http://www.equifax.com.au).

#### **Disclosure and Consent: Signing below you agree we may**

Use your personal and credit information:

- To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director.
- To source any finances, you require.
- 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) or guarantor(s) that is reasonably necessary to assist you.

Schedule of credit provider below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor. 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 or your guarantor application, and/or assessing a credit application by a company of which you are a director.

- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor.
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor.
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you.

Where the applicant, or guarantor, 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.

**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.

**APPLICANT / GUARANTOR 1**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date Signed: \_\_\_\_\_

**APPLICANT / GUARANTOR 2**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date Signed: \_\_\_\_\_

**SCHEDULE OF CREDIT PROVIDERS:**

CREDIT PROVIDER	ABN or ACN	WEBSITE ADDRESS
Affordable Car Loans	23 098 491 484	<a href="http://www.affordablecarloans.com.au">www.affordablecarloans.com.au</a>
Australian and New Zealand Banking Group Ltd (ANZ)	11 005 357 522	<a href="http://www.anz.com">www.anz.com</a>
Australia Motorcycle and Marine Finance	85 603 969 875	<a href="http://www.ammf.com.au">www.ammf.com.au</a>
Australian Premier Finance	54 104 959 435	<a href="http://www.australianpremierfinance.com.au">www.australianpremierfinance.com.au</a>
Automotive Financial Services Pty Limited	73 003 622 375	<a href="http://www.afs.com.au">www.afs.com.au</a>
Axsess today	<a href="http://50603323182">50 603 323 182</a>	<a href="https://www.axsesstoday.com.au/">https://www.axsesstoday.com.au/</a>
Bank of Queensland Limited	32 009 656 740	<a href="http://www.boq.com.au">www.boq.com.au</a>
BMW Australia Finance Limited	78 007 101 715	<a href="http://www.bmw.com.au">www.bmw.com.au</a>
Branded Financial Services Pty Limited	27 004 013 334	<a href="http://www.brandedfinancial.com">www.brandedfinancial.com</a>
Capital Finance Australia Limited	23 069 663 136	<a href="http://www.capitalfinance.com.au">www.capitalfinance.com.au</a>
Car Start Pty Ltd	47 156 477 413	<a href="http://www.carstart.com.au">www.carstart.com.au</a>
Commonwealth Bank of Australia	48 123 123 124	<a href="http://www.commbank.com.au">www.commbank.com.au</a>
Drive Finance	70 078 429 151	<a href="http://www.drivefinance.com.au">www.drivefinance.com.au</a>
Evergreen Finance Company Pty Ltd	35 126 481 865	<a href="http://www.evergreenfinancecompany.com">www.evergreenfinancecompany.com</a>
Finance One	80 139 719 903	<a href="http://www.financeone.com.au">www.financeone.com.au</a>
Fix My Credit	33 616 193 287	<a href="http://www.fixmycred.com.au">www.fixmycred.com.au</a>
Firstmac Limited	094 145 963	<a href="http://www.firstmac.com.au">www.firstmac.com.au</a>
Flexirent Capital Pty Ltd	93 064 046 046	<a href="http://www.flexigroup.com.au">www.flexigroup.com.au</a>
Get Capital Pty Ltd	149 390 625	<a href="http://www.getcapital.com.au">www.getcapital.com.au</a>
Greenlight Auto Finance	39 131 507 474	<a href="https://greenlightauto.finance/legal/privacy-policy/">https://greenlightauto.finance/legal/privacy-policy/</a>
International Acceptance Group	93 098 034 041	<a href="http://www.theiagroup.com.au">www.theiagroup.com.au</a>
Latitude Automotive Financial Services	80 004 187 419	<a href="http://www.latitudefinancial.com.au">www.latitudefinancial.com.au</a>
Latitude Personal Finance Pty Ltd	54 008 443 810	<a href="http://www.latitudefinancial.com.au">www.latitudefinancial.com.au</a>
Lumi Finance	75 627 897 625	<a href="http://www.lumi.com.au">www.lumi.com.au</a>
Macquarie Leasing Pty Ltd	46 008 583 542	<a href="http://www.macquarie.com.au">www.macquarie.com.au</a>
Metro Finance Pty Ltd	44 600 674 093	<a href="http://www.metrofin.com.au">www.metrofin.com.au</a>

Miracle Car Finance Pty Ltd	73 121 367 226	<a href="http://www.miraclecarfinance.com.au">www.miraclecarfinance.com.au</a>
Money 3 Loans Pty Ltd	108 979 406	<a href="http://www.money3.com.au">www.money3.com.au</a>
Morris Finance Ltd	70 083 630 139	<a href="http://www.morrisfinance.com.au">www.morrisfinance.com.au</a>
ME Bank	56 070 887 679	<a href="http://www.mebank.com.au">www.mebank.com.au</a>
Moula	95 164 875 325	<a href="http://www.moula.com.au">www.moula.com.au</a>
Pepper Money	55 094 317 665	<a href="http://www.pepper.com.au">www.pepper.com.au</a>
Plenti RE Limited	571 666 466 35	<a href="http://www.plenti.com.au">www.plenti.com.au</a>
Prospa	47 154 775 667	<a href="http://www.prospa.com">www.prospa.com</a>
R.A.C.V Finance Limited	82 004 292 291	<a href="http://www.racv.com.au">www.racv.com.au</a>
Rapid Loans	54 103 660 546	<a href="http://www.rapidloans.com.au">www.rapidloans.com.au</a>
Secure Funding Pty Ltd (Liberty)	25 081 982 872	<a href="http://www.liberty.com.au">www.liberty.com.au</a>
Selfco Leasing	099 591 616	<a href="http://www.selfco.com.au">www.selfco.com.au</a>
Silver Chef Rentals Pty Ltd	33 112 241 522	<a href="http://www.silverchef.com.au">www.silverchef.com.au</a>
Society One	151 627 977	<a href="http://www.societyone.com.au">www.societyone.com.au</a>
St George Bank	33 007 457 141	<a href="http://www.stgeorge.com.au">www.stgeorge.com.au</a>
Thorn Business Finance	63 008 454 439	<a href="http://www.thornbusinessfinance.com.au">www.thornbusinessfinance.com.au</a>
TL Rentals Pty Ltd	071 702 264	<a href="http://www.tlrentals.com.au">www.tlrentals.com.au</a>
UME Loans	25 138 637 064	<a href="http://www.umeloans.com.au">www.umeloans.com.au</a>
United Loan Solutions Pty Ltd	611 343 572	<a href="http://www.loanu.com.au">www.loanu.com.au</a>
Victorian Mortgage Group	42 006 110 998	<a href="http://www.vicgroup.com.au">www.vicgroup.com.au</a>
Westpac Banking Corporation	33 007 457 141	<a href="http://www.westpac.com.au">www.westpac.com.au</a>
Wingate Consumer Finance (Now Finance)	158 703 612	<a href="http://www.nowfinance.com.au">www.nowfinance.com.au</a>
VW Financial Services Pty Ltd	20 097 071 460	<a href="http://www.volkswagon.com.au">www.volkswagon.com.au</a>
Wisr Finance Pty Ltd	119 503 221	<a href="http://www.wisr.com.au">www.wisr.com.au</a>