

**PRIVACY AND CREDIT INFORMATION
PRIVACY ACT AUTHORISATION 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-names introducer / broker for the purposes of the Privacy Act.

Name of Introducer: A-WARD FINANCE PTY LTD T/AS MULTILEASE ABN 27 079 298 552

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 the approached introducer 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(1) of the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact the 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 Approved credit providers 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 (4)).

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(1) (b)).

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 credit 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(1)(b)).

I/we agree that the Credit Provider/Lender may give to and receive from the introducer/broker personal and/or commercial information about me in connection with this Application, the processing and acceptance and the on-going management of the facility.

I/we consent to my personal & commercial information to be keep at the premises of A-WARD FINANCE PTY LTD for a period up to 7 years.

3. Authorisation to Act on Behalf of Individuals

For the purpose of arranging the finance which is the subject of my / our application, the details of which appears below, I / we authorise the above-named introducer to obtain a report about my / our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business (Section 18H (3)) or from a credit provider named in this application or referred to in such reports (Section 18N (1) (ga)).

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 of this application.

I / we also authorise the above-named introducer to give to and 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.

4. Details Of Application:

Amount: _____ Purpose: _____

Signed: _____ Signed: _____
(Applicant Parties) (Applicant Parties)

5. Guarantor Parties Agreement: (Company Directors please sign as a guarantor as well as an applicant)

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

Signed: _____ Signed: _____
(Guarantor Parties) (Guarantor Parties)

The information you provide will be held by A-Ward Finance t/as Multilease and you can gain access to the information by contacting us at PO Box 890, LEICHHARDT NSW 2040.

This Authorisation remains in force until finance is arranged.