

Privacy Consent – Consumer / Commercial Finance

Stratton Finance Pty Ltd

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In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete this authorisation/agreement and return it to the below named introducer/broker for the purpose of the Privacy Act.

Name of Introducer: Stratton Finance Pty Ltd (ABN: 52 913 104 430)

A. Consent of Individual Applicant

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

1. undertaking administrative tasks and managing business operations, providing services to me in relation to the credit facility (if granted), or other products or services, and advising me about its products, services or other organisations or affiliations;
2. product development, research, risk assessment, loan management, modeling, fraud and crime prevention;
3. ensuring guarantors are informed on an ongoing basis about the credit facility;
4. where I have applied for insurance cover, enabling any insurer to whom I apply for insurance to assess my application and for the initial establishment and the subsequent administration of that insurance; and
5. complying with legislative and regulatory requirements.

B. Consent of individual Guarantor/Other Individuals

In connection with an application to the 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 the application and help the Financier assess the application. Where I am to provide a guarantee or other support in connection with the credit facility, I acknowledge that the personal information will be used to assess whether to accept me as a guarantor or to accept the support of the credit facility, 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 the application.

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:

1. to credit reporting agencies, other financial institutions and credit providers, and service providers;
2. where I am the applicant for the credit, to persons who may guarantee or give other support in connection with my obligations under the credit facility (including to help that person assess whether to act as guarantor or provide the support);
3. where I am to provide a guarantee or other support in connection with the credit facility, to the applicant;
4. to governmental and regulatory organisations; and
5. to any person authorised by me to operate the credit facility, 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 conforms with the Privacy Act:

1. 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 the application, assessing future changes to approved limits and reviewing such limits;
2. 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 and 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;
3. 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
4. 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 the credit, to assess the risk of default by me on the credit provided. 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 the individual is made aware the Financier has his or her personal information, for 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 this consent is signed by two or more persons, it is to be read as given by each of us individually.

Name: _____ **Signature:** _____ **Date :** / / _____

Name: _____ **Signature:** _____ **Date :** / / _____

Please sign and return by fax to Stratton Finance on 1300 132 059