



PRIVACY DISCLOSURE STATEMENT & CONSENT

|   |                   |
|---|-------------------|
| Name of Introducer/Broker <b>LinX Finance Australia Pty Ltd</b>   | (ACN) 086 431 629 |
| Address: Level 1, 529 Burwood Road, Hawthorn VIC 3122   |                   |
| <b>Contact : LinX Finance Australia Pty Ltd - <a href="http://linxaustraliagroup.com.au/about/compliance/">http://linxaustraliagroup.com.au/about/compliance/</a> - Number : 03 9857 0633</b> |                   |

**OVERVIEW**

This Privacy Disclosure Statement & Email Communication Consent is relevant to LinX Finance Australia Pty Ltd:

086 431 629 of Lvl 1, 529 Burwood Rd, Hawthorn VIC 3122.

(‘we’, ‘us’, ‘our’)

We collect information about you for the purposes you agree to in this Privacy Disclosure Statement and Email Communication Consent. When you sign below, you agree we can, consistent with Australia’s privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

**PRIVACY DISCLOSURE STATEMENT AND EMAIL COMMUNICATION 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 Email Communication 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)**

**(‘CRB’) DISCLOSURES**

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 and in some cases obtain a credit report;

- 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; and
- Disclosure your personal information to an aggregator to enable submission of your credit application to the credit provider.

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 is 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 1 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, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. This detail may be described on the credit providers’ websites as ‘notifiable matters’, ‘privacy policy’, ‘credit reporting policy’ or ‘privacy disclosure statement and consent’, or similar.

For each CRB the website details will include the following specific information: That the CRB may include information the 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 access 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; and
- 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 our 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; and
- 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 at the address above or by telephone on 03 9857 0633 or email at [info@linxaustaliagroup.com.au](mailto:info@linxaustaliagroup.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 <https://www.linxaustaliagroup.com.au/about/compliance/> or we will provide you with a copy if you ask us.

Schedule 2 at the end of this document sets out the contact details for each CRB service.

### DISCLOSURE AND CONSENT

By 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 required;
  - To source any insurances you require; and
  - 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;
- Check your information with the document issuer, such as an employer or accountant or official record holder for the purpose of confirming your identity and information you have provided;

- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you to obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in Schedule 1 so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor;
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes service providers located overseas. It is not practical to list every country in which recipients will be located, however it is likely to include, Germany, New Zealand, United Kingdom, Malaysia Philippines, Singapore, Malaysia, Vietnam & United States of America; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule 1 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; and
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.
- A credit provider confirming your identification details via a third-party system to check those details with a document issuer or official record holder, including the Document Verification Service



**EXTENDED EFFECTIVENESS FOR COMMERCIAL CREDIT**

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

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.

**EFFECTIVENESS FOR CONSUMER CREDIT**

This authorisation ceases when we undertake a task on behalf of the credit provider.

**AMOUNTS & BENEFITS WE RECEIVE**

As a broker, we may receive commission payments and other benefits from a third-party for arranging and facilitating finance and insurance for you.

*Commercial Finance*

A financier may make payments to us for business introduced to the financier and/or the volume and quality of transactions we introduce to the financier, and/or the extent to which finance arrangements we introduce remain up to date in payments.

*Consumer Finance*

Consumer credit law has specific requirements for disclosure of commissions and like payments. We will set out the required detail in the transaction disclosure documents we must give you. In

**AUTHORISATION**

By signing the 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.

addition, the financier (Credit Provider) will include details in your loan contract.

*Other brokers*

We may also receive payments from other brokers we have arrangements with for the introduction of clients to a financier.



*Non-monetary Benefits*

Not all benefits we receive are necessarily monetary and may include, training, tickets, trips, or similar benefits.

**ELECTRONIC COMMUNICATION CONSENT**

By signing the below you acknowledge that:

- paper documents may no longer be given;
- you authorise us to provide you with documents, such as a Credit Guide, Quote for providing credit assistance, Credit Proposal Disclosure Document, this Privacy Disclosure Statement & Email Communication Consent and other information, by electronic communication to the email address set out below (see the Authorisation section of this Privacy Disclosure Statement and Email Communication Consent);
- you agree to regularly check your email address for documents we may have sent you by electronic communication; and
- consent to the provision of documents by electronic communication may be withdrawn at any time.
- You can cancel your consent to receive electronic communication at any time, by contacting us via email at [info@linxaustraliagroup.com.au](mailto:info@linxaustraliagroup.com.au) or by phone 03 9857 0633.

| Applicant/Guarantor 1  | Applicant/Guarantor 2 |
|--|-----------------------|
| Signature: X  | Signature: X          |
| Full Name:   | Full Name:            |
| Date signed:  | Date signed:          |
| Applicant/Guarantor 3  | Applicant/Guarantor 4 |
| Signature: X   | Signature: X          |
| Full Name:   | Full Name:            |
| Date signed:   | Date signed:          |



| Applicant/Guarantor 5 | Applicant/Guarantor 6 |
|-----------------------|-----------------------|
| Signature: <b>X</b>   | Signature: <b>X</b>   |
| Full Name:            | Full Name:            |
| Date signed:          | Date signed:          |

| # Authorised Contacts |            |
|-----------------------|------------|
| Accountant:           | Solicitor: |

| SCHEDULE 1 - CREDIT PROVIDERS   |  |  |  |
|---|--|--|--|
| Name of Credit Providers  | Websites   | Name of Credit Providers                               | Websites   |
| ACN 603 303 126   | <a href="http://www.anglefinance.com.au">www.anglefinance.com.au</a>         | Lumi Financial Management Pty Ltd                      | <a href="http://www.lumi.com.au">www.lumi.com.au</a>   |
| Alphera Financial Services  | <a href="http://www.alphera.com.au">www.alphera.com.au</a>                   | Macquarie Leasing Pty Ltd                              | <a href="http://www.macquarie.com.au/mgl/au/leasing">www.macquarie.com.au/mgl/au/leasing</a> |
| ANZ Banking Group Ltd   | <a href="http://www.anz.com">www.anz.com</a>                                 | Maia Financial Pty Limited                             | <a href="http://www.maiafinancial.com.au">www.maiafinancial.com.au</a>                       |
| Azora Asset Finance Pty Ltd   | <a href="http://www.azorafinance.com">www.azorafinance.com</a>               | Marubeni Equipment Finance                             | <a href="http://www.marubenifinance.com.au">www.marubenifinance.com.au</a>                   |
| Bigstone Capital Pty Ltd / Bigstone Lending Pty Ltd                           | <a href="http://www.bigstone.com.au">www.bigstone.com.au</a>                 | Metro Finance  | <a href="http://www.metrofin.com.au">www.metrofin.com.au</a>                                 |
| BOQ Equipment Finance Ltd   | <a href="http://www.boq.com.au">www.boq.com.au</a>                           | Moneytech Services Pty Ltd                             | <a href="http://www.moneytech.com.au">www.moneytech.com.au</a>                               |
| Capital Finance Australia Ltd   | <a href="http://www.capitalfinance.com.au">www.capitalfinance.com.au</a>     | Morris Finance Ltd                                     | <a href="http://www.morrisfinance.com.au">www.morrisfinance.com.au</a>                       |
| Cashflow Finance Australia Pty Ltd / Classic Funding Group Pty Ltd / Earlypay | <a href="http://www.earlypay.com.au">www.earlypay.com.au</a>                 | Moula Money Pty Ltd                                    | <a href="http://www.moula.com.au">www.moula.com.au</a>                                       |
| Commercial Equity Group Ltd   | <a href="http://www.commercialequity.com.au">www.commercialequity.com.au</a> | Multipli Pty Ltd                                       | <a href="http://www.multipli.com">www.multipli.com</a>                                       |
|   |  | National Australia Bank Ltd                            | <a href="http://www.nab.com.au">www.nab.com.au</a>   |
| Commonwealth Bank of Australia  | <a href="http://www.commbank.com.au">www.commbank.com.au</a>                 | PACCAR Financial Pty Ltd                               | <a href="http://www.paccarfinancial.com.au">www.paccarfinancial.com.au</a>                   |
|   |  | Pepper Asset Finance Pty Ltd                           | <a href="http://www.peppergroup.com.au">www.peppergroup.com.au</a>                           |
| De Lage Landen  | <a href="http://www.dllgroup.com">www.dllgroup.com</a>                       | Quest Finance Australia Pty Ltd                        | <a href="http://www.quest.finance">www.quest.finance</a>                                     |
| Eclixp Group Ltd  | <a href="http://www.eclixpgroup.com">www.eclixpgroup.com</a>                 | Resimac Asset Finance Pty Ltd                          | <a href="http://www.resimacassetfinance.com.au">www.resimacassetfinance.com.au</a>           |
| Finstro Payments Pty Ltd  | <a href="http://www.finstro.com">www.finstro.com</a>                         | Scottish Pacific                                       | <a href="http://www.scottishpacific.com.au">www.scottishpacific.com.au</a>                   |
| Flexfleet Pty Ltd   | <a href="http://www.flexfleet.com.au">www.flexfleet.com.au</a>               | ORIX Australia Corporation Ltd                         | <a href="http://www.orix.com.au">www.orix.com.au</a>   |
| flexicommercial Pty Ltd   | <a href="http://www.flexicommercial.com">www.flexicommercial.com</a>         | Selfco Leasing   | <a href="http://www.selfco.com.au">www.selfco.com.au</a>                                     |
| Grenke Australia  | <a href="http://www.grenke.com.au">www.grenke.com.au</a>                     | Shift Financial  | <a href="http://www.shift.com.au">www.shift.com.au</a>                                       |
| Group & General Finance   | <a href="http://www.alto.com.au">www.alto.com.au</a>                         | Spotcap  | <a href="http://www.spotcap.com.au">www.spotcap.com.au</a>                                   |
|   |  | St George Equipment Finance Pty Ltd                    | <a href="http://www.stgeorge.com.au">www.stgeorge.com.au</a>                                 |
| Grow Finance Ltd  | <a href="http://www.grow.com.au">www.grow.com.au</a>                         | Thornmoney Pty Ltd                                     | <a href="http://www.thorn.money">www.thorn.money</a>   |
| Hino Financial Services   | <a href="http://www.hino.com.au/finance">www.hino.com.au/finance</a>         | Toyota Finance Australia Ltd / Toyota Fleet Management | <a href="http://www.toyotafleetmanagement.com.au">www.toyotafleetmanagement.com.au</a>       |
| Iron Capital Group  | <a href="http://www.ironcapital.com.au">www.ironcapital.com.au</a>           | Volvo Financial Services                               | <a href="http://www.vfsc.com.au">www.vfsc.com.au</a>   |
| Judo Capital  | <a href="http://www.judocapital.com.au">www.judocapital.com.au</a>           | Westlawn Finance                                       | <a href="http://www.westlawn.com.au">www.westlawn.com.au</a>                                 |
| Liberty Financial Pty Ltd   | <a href="http://www.liberty.com.au">www.liberty.com.au</a>                   | Westpac Banking Corporation                            | <a href="http://www.westpac.com.au">www.westpac.com.au</a>                                   |

#### SCHEDULE 2 - CONSUMER / COMMERCIAL CREDIT REPORTING SERVICES

| Name                         | Website / Email Address                                      | Telephone      |
|------------------------------|--|----------------|
| Experian                     | <a href="http://www.experian.com.au">www.experian.com.au</a> | (03) 8622 1600 |
| Illion                       | <a href="http://www.illion.com.au">www.illion.com.au</a>     | 13 23 33       |
| Tasmanian Collection Service | <a href="http://www.tascol.com.au">www.tascol.com.au</a>     | (03) 6213 5555 |
| Equifax                      | <a href="http://www.equifax.com.au">www.equifax.com.au</a>   | 1300 921 621   |