

Overview

This Privacy Disclosure Statement and consent is relevant to –
Commercial Equipment Finance ABN 62 069 703 778
CR# 452244 (of ACL Melbourne Finance Broking Pty Ltd)
30708 Level 7, 9 Lawson St, Southport, QLD 4215
(‘we’, ‘us’, ‘our’) We collect 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 and exchange credit and personal information about you for those purposes.

PRIVACY 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 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 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; and
- 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 is reasonable necessary to manage the application process. When doing so we are acting as an agent for the credit provider, with the same privacy laws 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 CRB’s.

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 the 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 the 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 the victim of fraud.

This detail will also be provided by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide you.

Each credit provider website includes information of 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 hold about you.

You can gain access to the information we hold about you by contacting our privacy officer at the address above or by phone on phone number 1800 855 870 or info@commercialequipmentfinance.com.au or you can visit our website at www.commercialequipmentfinance.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 request, or at our website at www.commercialequipmentfinance.com.au

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:
 - o 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;
 - o To source any finances you required;
 - o To source any insurances you require; and
 - o 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 obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule 1 of Credit Providers 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
- 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, Philippines, India, Singapore, Japan & 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 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, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.

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 occurs first. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy and consent statement 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.

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.

APPLICANT OR DIRECTOR SIGNATURE

APPLICANT 1 OR GUARANTOR 1		APPLICANT 2 OR GUARANTOR 2
Signature		Signature
Full Name		Full Name
Date		Date
SCHEDULE 1 - CREDIT PROVIDERS		
Name of Credit Provider		Website
Alphera Finance		www.alphera.com.au
ANZ		www.anz.com.au
Axxess Today		www.axsesstoday.com.au
Bank of Melbourne		www.bankofmelbourne.com.au
BankSA		www.banksa.com.au
BOQ Equipment Finance Ltd		www.boq.com.au
Capital Finance Australia Ltd		www.capitalfinance.com.au
Cashflowit		www.cashflowit.com.au
Claremont		www.claremontfca.com.au
Classic Funding Group Pty Ltd		www.classicfg.com.au
Commercial Equity Group		www.commercialequity.com.au
Commonwealth Bank		www.commbank.com.au
FlexiGroup		www.flexigroup.com.au
Get Capital		www.getcapital.com.au
GoGetta		www.gogetta.com.au
In Front Australian Business Solutions		www.infrontabs.com.au
Selfco		www.selfco.com.au
Silver Chef		www.silverchef.com.au
Macquarie		www.macquarie.com.au
Metro Finance Pty Ltd		www.metro.com.au
Morris Finance Limited		www.morrisfinance.com.au
NAB		www.nab.com.au
Pepper Asset Finance		www.pepper.com.au
Propa Advance Pty Ltd		www.prospa.com.au
RateSetter		www.ratesetter.com.au
Rentlite		www.rentlite.com.au
Service Finance Corporation		www.servicefinance.com.au
Spotcap Australia		www.spotcap.com.au
St George Finance Limited		www.stgeorge.com.au
Suncorp		www.suncorp.com.au
TL Rentals		www.tlrentals.com.au
Thorn		www.thorn.com.au
Westpac		www.westpac.com.au
Yamaha Motor Finance		www.yamaha-motor.com.au
Grow Equipment Finance Pty Limited		www.growbiz.com.au
SCHEDULE 2- CREDIT REPORTING BODIES (CRB)		
Name	Website/Email	Telephone
Experian	www.experian.com.au	(03) 8622 1600
Dun & Bradstreet	pac.austral@dnb.com.au	1300 734 806
Tasmanian Collection Service	www.tascol.com.au	(03) 6213 5555
Equifax	www.equifax.com.au	1300 921 621