PRIVACY CONSENT

GN Financials Pty Ltd (ABN 86 653 079 737), as an authorised credit representative # 534768 of Access Lending Group Pty Ltd (ABN 70 648 921 957), ACL #531308, referred to as "[GN Financial Services]" /we/us" will collect, store, disclose and use personal information and credit information that you provide to us in accordance with the terms of this Privacy Consent and our Privacy Policy. You may obtain a copy of our Privacy Policy by contacting us on 1300 737 148 and email info@algroup.com.au. By signing this document, you agree we can collect, hold, use and exchange personal and credit information about you for these stated purposes. The Privacy Policy also contains information on how you can complain about a breach of the privacy laws, how you can access or request to correct your personal and credit information that we hold about you and how to have that information amended.

What is personal information?

Personal information is information or an opinion about an identifiable or reasonably identifiable person. The personal information we will collect and hold will include your name, date of birth, gender, telephone number, address, email, employment details and any other information we may need to identify you.

What is credit information?

Credit information is personal information that relates to credit that a person has applied for or has been provided. The credit information that we will collect from you may include your records of credit that you have applied for (including the name of the credit provider, the type of credit and the amount of credit), default information or any other information that has a bearing on your credit worthiness used to determine your eligibility for credit. Credit information also include credit reporting information supplied to us by a credit reporting body and any information that we derive from it.

We will collect, hold, disclose and use your personal and credit information to:

(a) assess and verify your identity and financial situation;

(b) assess your credit application, or your suitability as a guarantor to a credit application;

(c) provide such information to a guarantor or related applicant;

(d) exchange your information with a credit reporting body;

(e) disclose your information to credit providers as set out in our 'Credit Provider Schedule' to arrange credit;

(f) disclose your information to our aggregation partners as set out in the Aggregation Partners section of this document;

(g) disclose your information to an insurer to arrange insurance you wish to obtain;

(h) obtain from, and disclose to, third-parties such as your employer, landlord, real estate agent, lending institution and guarantor who are deemed as reasonably necessary to arrange finance and/or insurance; and

(i) refer you to other organisations, service providers or business partners or obtain referrals from them to you.

We may not be able to proceed with credit assistance without the ability to collect, hold, disclose and use your personal and credit information.

Identity & financial situation verification

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to collect and use personal and credit information from you in order to identify you. We are also required by the *National Consumer Credit Protection Act 2009* (Cth) to collect credit information and personal information about you and take reasonable steps to verify this, including your financial situation. This verification may include enquiring via a credit reporting body.

Authority to make requests

You authorise us to make requests for personal and credit information from credit providers and credit reporting bodies. By signing this Privacy Consent, you consent to the credit providers listed in the schedule to this consent doing any of the following:

(a) where you are the borrower—obtaining information or a report about your commercial activities or commercial credit worthiness for the purpose of assessing your application from any business which provides information about the commercial credit worthiness of persons (this includes a credit reporting body);

(b) where you are the borrower, giving to and obtaining from any credit provider named in your credit application or in a credit report on you issued by a credit reporting agency, information about your credit arrangements for purposes of:

(i) assessing your application for credit;

(ii) notifying a default by you;

(iii) allowing another credit provider to ascertain the status of your finance arrangements with us where you are in default with one or more other credit providers; and

(iv) generally assessing your credit worthiness;

(c) where you are the borrower—disclosing personal and credit information to a person you have nominated to act as guarantor for the purpose of the guarantor considering whether to offer to act as a guarantor or offer property as security for the credit; and

(d) where you are the guarantor—obtaining a report about your credit worthiness from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

You acknowledge and agree that the information referred to above can include any information about your personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the *Privacy Act 1988* (Cth) allows credit providers to give to or receive from each other.

Disclosures

We will disclose or exchange your personal and credit information to the following persons:

(a) potential credit providers and/or insurers as part of our credit assistance process;

(b) third-parties to verify the details provided are correct, including with your agents, guardians, attorneys and employers;

(c) our related body corporates, assignees, agents, contractors and advisers;

(d) law enforcement, government and regulatory bodies;

(e) any person who refers you to us for credit assistance;

(f) joint applicants and guarantors;

(g) any financial institution to, or from which a payment is made;

(h) debt collection agencies; and

(i) anyone who refers you to us.

We will not disclose your personal and credit information to any overseas recipient.

Credit reporting bodies

We may exchange personal and credit information with a credit reporting body as detailed below:

(a) disclosure of details such as name, date of birth and address to obtain a credit report on the applicant or guarantor in our capacity as an access seeker in the credit assistance process;

(b) use any information provided by a credit reporting body to assist us in conducting a preliminary assessment of a proposed credit application and its suitability to the applicant; and

(c) request a credit reporting body to provide us with an assessment of whether information provided by the applicant or guarantor matches that in the credit report to verify the identity of applicant and/or guarantor.

Our current credit reporting body is Equifax you can contact them on phone 13 8332 during opening hours of Mon-Fri 8.30am to 6.00pm Eastern Standard Time, or via their website www.equifax.com.au. You can also obtain their Privacy Policy from their website at www.equifax.com.au.

Credit providers

We may submit a credit application to credit providers listed in our 'Credit Provider Schedule'. If a credit provider holds pertinent credit eligibility information, the credit provider must share this information with us, yourself or someone you have authorised to act on your behalf. Credit providers may also engage directly with a credit reporting body and you can ascertain the details on this and how they handle personal and credit information via their websites which are listed in our 'Credit Provider Schedule'. If your credit application proceeds with a credit provider you may be asked again for your consent to collect, store and use your personal and credit information by this credit provider.

Aggregation partners

We have finance aggregation arrangements with the following entities who assist us in having access to a wide range of credit providers. We may utilise their systems as part of our credit assistance process and other platforms for potential ongoing client contact. We may also share your details as part of compliance audits.

- Fintelligence Pty Ltd (ABN 80 625 017 174), Australian Credit Licence #511803
- Access Lending Group Pty Ltd (ABN 70 648 921 957), Australian Credit Licence #531308

Your rights

You have the right to ask:

(a) that we provide you with the personal and credit information we hold about you;

(b) that we correct any personal and credit information we hold about you that is shown to be incorrect;

(c) for copies of our Privacy Policy and this document;

(d) the credit reporting body does not use your personal information for assessment purposes or direct marketing; and

(e) the credit reporting body provides you with a copy of information it holds about you.

To access and/or seek correction of your personal or credit information we hold, or make a complaint about privacy, you can contact us on phone via 0414 820 513 and email at tas@algroup.com.au, or post to Ground Floor, 68 Clarke St, Southbank VIC 3006

Marketing

We would like to contact you from time to time with marketing information about the products and services we provide. You can opt-out of receiving direct marketing communication from us at any time.

If you do NOT want to receive marketing information from us, please let us know via 0414 820 513 or email at tas@algroup.com.au

Electronic communication

If you provide us with an email address or mobile phone number, you consent for us to use these details to send you, or make available to you, notices and relevant documents, including those from a credit provider or insurer. You are therefore responsible for maintaining appropriate software, hardware and associated processes to receive, access, review, print and save copies of such documents.

This consent applies to all types of communication that is permitted by law to occur electronically. Therefore, paper (hard copy) documents may not be provided to you, unless we are obliged to by law. You must regularly check advised electronic communication mediums for communication from us. If your details change, you must promptly notify us.

If you wish to withdraw your consent to electronic communication, please notify us on phone via 0414 820 513 and email at tas@algroup.com.au, or post to Ground Floor, 68 Clarke St, Southbank VIC 3006.

ACKNOWLEDGEMENT

By signing below, as applicant or guarantor, I acknowledge and declare that I have read and understood this Privacy Consent. I consent to the collection, storage, use and disclosure of my personal information and credit information in accordance with this Privacy Consent.

Applicant 1	**Applicant 2**
Name:	Name:
Signature:	Signature:
Date signed:	Date signed:
Guarantor 1	**Guarantor 2**
Name:	Name:
Signature:	Signature:
Date signed:	Date signed:

CREDIT PROVIDER SCHEDULE

CREDIT PROVIDER	ABN or ACN	WEBSITE ADDRESS
Affordable Car Loans	23 098 491 484	www.affordablecarloans.com.au
Angle Finance	603 303 126	www.anglefinance.com.au
Australian and New Zealand Banking Group Ltd (ANZ)	11 005 357 522	www.anz.com
Australia Motorcycle and Marine Finance	85 603 969 875	www.ammf.com.au
Australian Premier Finance	54 104 959 435	www.australianpremierfinance.com.au
Automotive Financial Services Pty Limited	73 003 622 375	www.afs.com.au
Azora Asset Finance Pty Limited	087 826 159	www.azorafinance.com
Bank of Queensland Limited	32 009 656 740	www.boq.com.au
Banjo Loans	601 130 527	www.banjoloans.com
Bizcap AU Pty Ltd	633 927 090	www.bizcap.com.au
Branded Financial Services	27 004 013 334	www.brandedfinancial.com.au
Capital Finance Australia Limited	23 069 663 136	www.capitalfinance.com.au
Car Start Pty Ltd	47 156 477 413	www.carstart.com.au
Commercial Equity Group	67 009 509 077	www.commercialequity.com.au/
Commonwealth Bank of Australia	48 123 123 124	www.commbank.com.au
Drive Finance	70 078 429 151	www.drivefinance.com.au
Early Pay Ltd	098 952 277	https://www.earlypay.com.au/privacy-policy
Evergreen Finance Company Pty Ltd	35 126 481 865	www.evergreenfinancecompany.com
Finance One	80 139 719 903	www.financeone.com.au
Finance One Commercial Pty Ltd	18 634 900 548	www.financeone.com.au
Firstmac Limited	094 145 963	www.firstmac.com.au
flexicommercial Pty Ltd	644 644 860	www.flexicommercial.com
FundIT Ltd	601 130 527	https://fundit.com.au/
GC Leasing Melbourne Pty Ltd t/as Grenke	75 615 220 196	https://www.grenke.com.au/
Get Capital Pty Ltd t/as Shift Finance	149 390 625	www.shift.com.au
Greenlight Auto Finance	39 131 507 474	https://greenlightauto.finance/legal/privacy-policy/
Group & General Finance Pty Ltd	87 000 937 257	www.groupandgeneral.com
Grow Finance Group Pty Ltd	80 613 082 698	www.growfinance.com.au
International Acceptance Group	93 098 034 041	www.theiagroup.com.au
Ironcapital Group	61 623 379 797	www.ironcapital.com.au
Judo Bank Pty Ltd	11 615 995 581	www.judo.bank
Latitude Automotive Financial Services	80 004 187 419	www.latitudefinancial.com.au
Latitude Personal Finance Pty Ltd	54 008 443 810	www.latitudefinancial.com.au
Lumi Finance	75 627 897 625	www.lumi.com.au
Macquarie Leasing Pty LtdFinanc	46 008 583 542	www.macquarie.com.au
Miracle Car Finance Pty Ltd	73 121 367 226	www.miraclecarfinance.com.au
Medfin Australia Pty Ltd	89 070 811 148	www.medfin.com.au
Metro Finance Pty Ltd	44 600 674 093	www.metrofin.com.au
MoneyMe Financial Group Pty Ltd t/as Auto Pay	40 163 691 236	www.autopay.com.au
Money Place Assets Pty Ltd	64 601 045 578	https://moneyplace.com.au/
Money 3 Loans Pty Ltd	108 979 406	www.money3.com.au
Morris Finance Ltd	70 083 630 139	www.morrisfinance.com.au
Moula	95 164 875 325	www.moula.com.au
Multipli	12 130 240 443	www.multipli.com.au
National Australia Bank Ltd	12 004 044 937	www.nab.com.au
On Deck Capital Australia Pty Ltd	603 753 215	www.ondeck.com.au
Pepper Money	55 094 317 665	www.pepper.com.au
Plenti RE Limited	571 666 466 35	www.plenti.com.au
Prospa	47 154 775 667	www.prospa.com
Quest Finance Australia Pty Ltdf	17 625 126 641	https://quest.finance/
R.A.C.V Finance Limited	82 004 292 291	www.racv.com.au
Resimac Asset Finance Pty Limited	93 098 034 041	www.resimacassetfinance.com.au
Rentfleet Operations Pty Ltd	45 637 141 998	www.rentfleet.com.au
Scottish Pacific Business Finance Pty Ltd	79 008 636 388	www.scotpac.com.au
Secure Funding Pty Ltd (Liberty)	25 081 982 872	www.liberty.com.au
Selfco Leasing	099 591 616	www.selfco.com.au

Silver Chef Rentals Pty Ltd	33 112 241 522	www.silverchef.com.au
Society One	151 627 977	www.societyone.com.au
St George Bank	33 007 457 141	www.stgeorge.com.au
Thorn Business Finance	63 008 454 439	www.thornbusinessfinance.com.au
Thornmoney Pty Ltd	648 650 711	www.thorn.money
TL Rentals Pty Ltd	071 702 264	www.tlrentals.com.au
Trailblazer Finance	44 624 745 759	www. trailblazerfinance.com.au
True Pillars	603 933 508	www.truepillars.com
UME Loans	25 138 637 064	www.umeloans.com.au
United Loan Solutions Pty Ltd t/as Gedda Money	611 343 572	www.gedda.com.au
Vestone Capital Pty Ltd	44 112 079 268	https://vestonecapital.com/
Westpac Banking Corporation	33 007 457 141	www.westpac.com.au
Wingate Consumer Finance (Now Finance)	158 703 612	www.nowfinance.com.au
VW Financial Services Pty Ltd	20 097 071 460	www.vwfs.com.au
Wisr Finance Pty Ltd	119 503 221	www.wisr.com.au
Leasewise Australia Pty Ltd	73 000 132 436	www.leasewise.com.au
Moneytech Group Limited	24 611 393 554	www.moneytech.com.au
Group And General Finance Pty Ltd	87 000 903 257	www.groupandgeneral.com.au
Lumi Finance Pty Ltd	75 627 897 625	www.lumi.com.au
Flexfleet Pty Ltd	081 785 711	www.flexfleet.com.au
Business Fuel Finance Pty Ltd	629 419 021	www.businessfuel.com.au
FundIt Ltd	601 130 527	www.banjoloans.com
APositive Pty Ltd	86 162 372 741	www.apositive.com.au
Palace Capital Pty Ltd	616 130 913	www.pallascapital.com.au
Aquamore Finance Pty Ltd	616 745 772	www.aquamore.com.au