



PRIVACY DISCLOSURE AND CONSENT

This statement explains how we, RS Financial Pty Ltd ATF the Pro Group Trust T/as Lendpro, ABN 37 359 157 361, Australian Credit Licence 516145 ('we', 'us', 'our') collect, use and disclose personal information, including, subject to your consent, any information collected through the Referrer. This statement applies to persons who, we provide credit assistance services. It also applies to persons put forward as guarantors in relation to such credit assistance. When you sign below, you agree we can collect, hold, use and exchange personal information about you for these purposes. Your personal information will not be disclosed other than as set out in this Privacy Disclosure and Consent form, unless we have your permission or we are permitted or required to by law.

Referral Consent

If a Referrer is noted in the acknowledgement section on page 4, you consent to the Referrer giving us and any of our representatives, your name(s) and contact details, within 5 business days after the Referrer informs you of our ability to arrange a loan to finance the purchase of the Goods. You acknowledge that the Referrer has only informed you that we are able to provide you with credit assistance and has not discussed any particular credit product with you. You consent to us contacting you within 10 business days after we receive the referral. You confirm that the Referrer has not charged you a fee for the referral and that you have been informed of the Referrer receiving a commission or other benefit for or attributable to the referral as disclosed in the acknowledgement section on page 4.

What is Personal Information?

'Personal Information' is information or an opinion about an identifiable person or a person who is reasonably identifiable. Common examples are an individual's name, signature, address, telephone number, date of birth and bank account details. The Personal

Information we may collect includes your personal information, contact information and credit information such as your credit history (including information about your past experiences with us and credit providers), the kinds of credit products you have had or sought, how you have managed your obligations, information contained in a credit report about you, and information about your credit worthiness based on a credit report about you.

Collection of Personal Information

When we provide services to you, we collect personal information directly from you and from a variety of other sources

We may also collect sensitive information, such as health information as part of your application for insurance. If sensitive information is collected, we will ask you for your permission unless we are otherwise required or authorised by law to collect this information without your consent.

Collection from other sources

You authorise us and or our financier partners on your behalf to make a request to access credit reporting information and credit eligibility information held by a credit reporting body. The main credit reporting bodies used by our financier partners are,

Equifax, you can contact them by telephone on 1300 762 207 or email at subscriberassist.au@equifax.com

And

Illion, you can contact them by telephone on 13 23 33 or by visiting the Contact Us page on their website – illion.com.au

In our capacity as your access seeker, you authorise us to obtain your consumer and or commercial credit report from a current Credit Reporting Body ('CRB') being Equifax, and you can contact them by telephone on 1300 762 207 or email at subscriberassist.au@equifax.com

We may also collect Personal Information about you from your employers, landlords or other relevant bodies such as finance companies and banks.

Collection of Personal Information about others

If you provide information to us about third parties, such as any guarantors or family members, you agree to notify them of that fact and the information in this Privacy Disclosure and Consent form.

Collection under the law

We are also required by the *National Consumer Credit Protection Act 2009* to collect personal information about you to learn about and verify your financial situation. For those purposes, we may disclose personal information to a CRB. Credit providers may also rely upon us to collect personal information about you as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Purposes for which we collect information

We collect, hold and use Personal Information to:

1. assess and verify your identity and your financial situation;
2. assess the credit risk and suitability of any person as a borrower or guarantor;
3. assess an application for finance and any related guarantee or insurance proposal;
4. where you apply for credit, provide Personal Information about you to a guarantor / applicant, or prospective guarantor / applicant;
5. exchange your Personal Information with a CRB on your behalf;
6. disclose your Personal Information to one or more credit provider(s) set out in the Schedule to arrange consumer credit or commercial credit;
7. disclose your Personal Information to an insurer(s) to arrange any insurance you wish to obtain;

8. obtain from, and disclose to, another third party such as your employer, information about you that is reasonably necessary to arrange for finance and / or insurance; and
9. any other activity related to the activities listed above.

If we cannot collect and use your Personal Information, or are unable to verify your identity, we may be unable to process the credit application or insurance application or assess whether the guarantor may be accepted.

Disclosure of your Personal Information

We may disclose and exchange your Personal Information with credit providers, potential credit providers and the issuers of any insurance products who are the subject of an application. We may also disclose personal information to others to verify that it is correct (for example an employer), our related bodies corporate, assignees, agents, brokers, third party affiliates, partners, contractors and external advisers; organisations for verifying your identity; your agents, advisers, guardians or attorneys; law enforcement, regulatory and government bodies; anyone who introduces you to us; any person we consider necessary to execute your instructions; guarantors and persons with whom you make a joint application; any financial institution to or from which a payment is made in relation to your application; and debt collection agencies.

Your Personal Information, including your credit information, may be disclosed to personnel we engage to provide you with our services, including programmers who administer the platform we use and who are based in China in Wuxi Jiangsu Province. To the extent required by law, we will ensure such overseas recipients comply with the requirements of the Australian Privacy Principles.

Your right to access and correct your Personal Information

Our Privacy Policy contains information about your rights to access your Personal

Information and seek correction of such information. Our Privacy Policy also contains information about how you may complain about a breach of the Australian Privacy Principles. To access and seek correction of your Personal Information, or make a complaint about privacy, you can contact us at:

Phone: 0499499059

Email: renee@lendpro.com.au

Mail: 26 Compton Road, Woodridge,
QLD, 4114

Marketing

We, our related companies and our selected business partners would like to provide you, or the company of which you are a director, with direct marketing information about the products and services we believe you will be interested in. You can opt-out of receiving direct marketing communications from us at any time.

[] If you do not want to receive marketing information from us please tick this box.

Electronic communications

If you provide us with an email address or mobile phone number, you consent to us using these electronic addresses to send you all communications which can be lawfully provided electronically. Electronic addresses must be regularly checked for notices or other communications from us. You also consent to us using these details to send, or make available to you to access, notices and documents - for example, a credit guide from credit provider(s) or a financial services guide and product disclosure statement from any insurer. You are responsible for ensuring that you maintain the appropriate software and

hardware, to access, view, retrieve, print and save a copy of such documents.

We will no longer provide you with a hard-copy (i.e. electronic documents in paper form) unless we are legally obliged to do so. You must ensure that your email does not block our notices and communications. You must also ensure that your email address or mobile phone number remains current and we rely on you to notify us of any changes in those contact details. You should nominate an email address or mobile phone number which is only accessible by you, rather than, for example, one which is accessible by your work colleagues or family members. Your consent to electronic communication may be withdrawn at any time by notifying us via phone on 0499499059.

ACKNOWLEDGMENT

By signing below, as Applicant, I acknowledge and

- **declare** that I have read and understood this Referral and Privacy Disclosure and Consent form;
- **consent** to the collection, use and disclosure of my Personal Information in accordance with this Privacy Disclosure and Consent form, including the disclosure of my Personal Information to credit reporting bodies and the collection of my Personal Information from the Referrer; and
- **declare** that, where I have provided Personal Information about another individual, I have the authority of that individual and they have been made aware of that fact and I have provided them with a copy of this Privacy Disclosure and Consent form.

Referrer:	
Goods:	
Commission or Other Benefit:	

Please strike-out unnecessary signature boxes

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

# Authorised Contacts (if any)	
Accountant:	Solicitor:

SCHEDULE OF CREDIT PROVIDERS – Lendpro

Credit Provider	ABN	Website
Affordable Car Loans Pty Ltd	23 098 491 484	www.affordablecarloans.com.au
Angle Finance	98 603 303 126	www.anglefinance.com.au
ANZ	11 005 357 522	www.anz.com.au
Australian Motorcycle and Marine Finance Pty Ltd	85 603 969 875	www.ammf.com.au
Automotive Financial Services Pty Ltd	73 003 622 375	www.afs.com.au
BOQ Credit Pty Ltd	92 080 151 266	www.boq.com.au
BOQ Equipment Finance Limited	78 008 492 582	www.boq.com.au
Branded Financial Services Pty Ltd	27 004 013 334	https://www.brandedfinancial.com.au/
Capital Finance Australia Limited	23 069 663 136	www.capitalfinance.com.au
Finance One Commercial Pty Ltd	18 634 900 548	www.financeone.com.au/business-loans
Finance One Pty Ltd	80 139 719 903	www.financeone.com.au
FirstMac	59 094 145 693	www.firstmac.com.au
Flexicommercial Pty Ltd	17 644 644 860	www.flexicommercial.com
Green Light Auto Finance	39 131 507 474	www.greenlightauto.finance/legal/privacy-policy/
Grow Asset Finance Pty Ltd	80 613 082 698	www.growfinance.com.au
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
Macquarie Leasing Pty Ltd	46 008 583 542	www.macquarie.com.au
Metro Finance	44 600 674 093	www.metrofin.com.au
Money Place Australia Pty Ltd	33 169 627 338	www.moneyplace.com.au
Money3 Corporation Ltd.	63 117 296 143	www.money3.com.au
Morris Finance Ltd	70 083 630 139	www.morrisfinance.com.au
Moula Money Pty Ltd	95 164 875 325	www.moula.com.au
Now Finance Group Pty Ltd	35 158 703 612	www.nowfinance.com.au
Pepper Asset Finance Pty Ltd	56 165 183 317	www.pepper.com.au
Plenti RE Limited	57 166 646 635	www.plenti.com.au
Secure Funding Pty Ltd	25 081 982 782	www.liberty.com.au

Shift Financial Pty Ltd	24 149 390 625	www.shift.com.au
SocietyOne Australia Pty Ltd	44 151 627 977	www.societyone.com.au
Westpac Banking Corporation	33 007 457 141	www.westpac.com.au
Wizr Finance Pty Ltd	39 119 503 221	www.wizr.com.au