

HINTERLAND MONEY SOLUTIONS P/L

ACN: 127 285 367

PRIVACY DISCLOSURE STATEMENT & CONSENT

Overview

Hinterland Money Solutions P/L ('we', 'us', 'HMS', 'our') collects 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, use 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 you 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 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 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 suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a credit reporting body 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
- 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 that are 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:

Australia and New Zealand Banking Group Ltd (ANZ) –

www.anz.com.au

GE Personal Finance Pty Ltd – www.ge.com

Money Now – www.moneynow.com.au

Toyota Financial Services-wwwtoyota.com.au

Yamaha Motor Finance-wwwymf.com.au

Esanda-www.esanda.com

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 credit reporting bodies.

The website of each credit provider contains details of the credit reporting body or bodies with which it deals and other details about information held about you and describes your

key rights. This detail, which may be described on the websites as 'notifiable matters', includes –

- The credit reporting body may disclose information about you to other credit providers to assess your credit worthiness
- How you can obtain the credit provider's and /or credit reporting body's policies about managing your credit information
- Your right to access and/or correct information held about you and to complain about managing your credit information
- Your right to request a credit reporting body not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a credit reporting body not to release information about you if you believe you are a victim of fraud

A credit provider who approves your application will provide you its own privacy disclosure statement and consent document.

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
- 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 by telephone on 07 5529 1116 or email at mark.spooner@hinterland.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 hinterlandmoney.com.au or we will provide you with a copy if you ask us.

You can contact the CRB by telephone on Veda Advantage – 1300 921 621 or email at membership.query@veda.com.au

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
 - As the law authorizes 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 an appropriate financier 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 our overseas service providers in India and the Philippines; and
- Disclose your personal information to any other organization 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 a company of which you are a director.

You also agree and consent to, as appropriate:

- A credit reporting body consumer credit information to a credit provider considering your consumer or commercial credit or guarantor application, and/or assessment 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 to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you
- Where the applicant, or guarantor, is a company of which you are a director, you specially acknowledge and agree you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Authorisation

You authorize us, by indicating 'yes' where you sign below, to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a credit reporting body. That information will assist us in providing our services to you. This authorization ceases when we undertake a task on behalf of a credit provider.

Applicant 1 or Company Director 1

Authorised:	
Signed:	
Name:	
Date:	

Applicant 2 or Company Director 2

Authorised:	
Signed:	
Name:	
Date:	

Guarantor

Authorised:	
Signed:	
Name:	
Date:	

Guarantor

Authorised:	
Signed:	
Name:	
Date:	