



PRIVACY AND SPAM STATEMENT AND CONSENT

In this document "we", "us" and "our" refers to the entity who collects or on whose behalf your personal information is collected, being any of **CAPITAL FINANCE AUSTRALIA LIMITED** ABN 23 069 663 136, **BANK OF WESTERN AUSTRALIA LIMITED** ABN 22 050 494 454, **BOS INTERNATIONAL (AUST) LTD** ABN 23 066 601 250 or any of their related bodies corporate.

The Privacy Act (Cth) 1988 regulates the way in which personal information about customers can be used by credit providers.

Purpose of Collection and Use

Certain personal information is required to enable us to:

- assess your application for personal or commercial credit and/or credit worthiness and/or to become a guarantor, and where your application is made in relation to a master credit facility, assess any subsequent applications you may make for credit under that facility;
- administer any credit facility which is subsequently provided by us including managing any account in connection with the credit facility, administering insurance claims, recovering any money owed to us, maintaining the value and protecting any assets provided as security for any obligations under the credit facility and for use in connection with the outsourcing of any of our functions;
- assist you to avoid defaulting on your credit obligations; and
- notifying other credit providers of any default by you; and
- identifying and sending you any information about our other related products or services that may be of interest to you.

If you do not provide us with the personal information requested, we will be unable to assess your application for personal or commercial credit or to become a guarantor.

The following tells you what information might be required and how the information might be used. **PLEASE READ THIS CAREFULLY.**

Disclosure of Personal Information

The types of organisations to which we usually disclose personal information include credit reporting agencies, government departments and authorities, insurers and underwriters, guarantors, agents, contractors, proposed assignees of our assets and other third parties associated with us to enable us to carry out our functions, for example, mailing houses, debt collection agencies, mercantile agents, archive companies, valuers, call centre operators, solicitors, accountants, other funders, introducers and brokers.

You **consent** to us collecting your personal information and using it for the purposes outlined in this document including disclosing your personal information to the types of organisations set out above.

Disclosure of Credit Information to a Credit Reporting Agency

You authorise us to give a credit reporting agency certain personal information about you for the purposes of enabling us to obtain consumer or commercial credit reports about you and/or to allow the credit reporting agency to create or maintain a credit information file containing information about you.

These reports and credit information may be obtained and referred to by us for any of the purposes referred to in this document, including:

- (a) assessing your application for credit and/or to become a guarantor; or
- (b) where your application is granted in relation to a master credit facility, assessing subsequent applications you may make for credit under that facility.

The information which we may disclose to the credit reporting agency is limited to:

- your identification (including your name, sex, address and the previous two addresses, date of birth, name of employer and driver's licence number);
- the fact that credit has been applied for and the amount;
- the fact that we are a current credit provider to you;
- details of payments which become overdue for more than 60 days and for which collection action has commenced;
- the fact that payments are no longer overdue;
- details of cheques drawn by you which have been dishonoured more than once;
- the fact that in our opinion you have committed a serious credit infringement; and
- the fact that credit provided to you by us has been paid or discharged.

Authority to Obtain Credit Information

You authorise us to obtain from:

- (a) a credit reporting agency: a credit report containing personal or commercial information about you in relation to personal or commercial credit provided to you; and
- (b) a business which provides information about the commercial credit worthiness of persons: information about your commercial activities or commercial credit worthiness

in relation to your application for credit and, where applicable, in relation to any subsequent applications for credit under a master facility.

Authority to Exchange Credit Information with another Credit Provider

You authorise us to give and obtain from other credit providers information about your credit worthiness, credit standing, credit history or credit capacity.

Authority to Disclose Certain Information to Joint Applicants

You understand that if we decline your credit application or application to become a guarantor due to adverse information on your personal credit file, then each applicant

for the credit may be notified that the application has been declined wholly or partly on information derived from a personal credit report relating to you.

Authority to Disclose Certain Information to Guarantors

You consent to us providing information about you to any person who proposes to guarantee your obligations to us for the purpose of allowing that person to assess whether to act as your guarantor and/or indemnifier. After the guarantee is given, you consent to us providing information about you to the guarantor and/or indemnifier.

Guarantors Only: Authority to Obtain Information about a Guarantor

You authorise us to obtain from a credit reporting agency a credit report containing personal credit information about you to assess whether to accept you as a guarantor for personal or commercial credit applied for by the applicant.

Authority to Give Opinions

You authorise us to give to or receive from another credit provider an opinion for purposes connected with your business trade or profession.

Role of the Introducer

Name of Introducer:

You agree that any introducer named above is acting as your agent and not as our agent in providing information about any applications for finance and in all other dealings in relation to such applications. You consent to the introducer obtaining reports about your commercial or consumer credit worthiness from a credit reporting agency or from a credit provider named in any application for finance or referred to in such reports. You further consent to the introducer passing on such reports to us so we can consider your applications for finance and the introducer receiving as your agent information for the ongoing administration of your account with us.

Other Acknowledgments and Consents

- You confirm, where you first applied for credit orally, that the above consents were given at that time.
- You consent to us exchanging information concerning your financial affairs with any person acting on your

You acknowledge that you have read and understood the authorisations and consents which you have given in this document.

behalf including your agent, accountant, solicitor or broker.

- You acknowledge that we may exchange information with government authorities as required or authorised by law including the Australian Taxation Office.
- You agree that we may use your personal information for marketing purposes to tell you about other related services and products which could suit your needs. *If you do not want this to happen please tell us.*

Access and Correction

If you would like to know more about:

- the personal information which we hold about you; or
- our personal information handling practices; or
- gaining access to the personal information which we hold about you; or
- our handling of personal information about you, please ring the appropriate number listed below:

**CAPITAL FINANCE AUSTRALIA LIMITED:
(02) 8884 8000**

**BANK OF WESTERN AUSTRALIA LIMITED:
13 17 18**

**BOS INTERNATIONAL (AUST) LTD:
(02) 8299 8800**

We will also provide you with a copy of this information for which a fee may be payable. You should let us know if you think any information we hold about you is inaccurate so that we may correct it.

Receiving Commercial Electronic Messages

- You consent to us sending to electronic addresses which you have provided to us or for which you are the relevant electronic account holder (both "your addresses") commercial electronic messages including messages about our products and services and the products and services of any third party.
- You warrant that you have authority either as or on behalf of the relevant electronic account holder to provide this consent.
- You agree that until you provide written notice or use an unsubscribe facility included with a commercial electronic message to withdraw your consent, we may continue to send commercial electronic messages to your addresses.

Name of Applicant	Signature	Date
Name of Applicant	Signature	Date
Name of Applicant	Signature	Date
Name of Applicant	Signature	Date
Name of Guarantor	Signature	Date
Name of Guarantor	Signature	Date