

TERMS AND CONDITIONS- PLEASE READ

Information to credit agencies and electronic commercial messages

Please ensure any information or advice you read on any Internet site is relevant to your needs. This is because it is impossible to tailor advice to your individual circumstances. Please consult a professional before making any decision regarding finance.

When we pass on your finance application, we will pass on your acceptance of the following terms between you and the Introducer that we refer you to.

I/We understand and agree that:

1. A credit provider whom the Introducer may approach in arranging finance on my/our behalf (the "Approached Credit Provider") may give a credit reporting agency certain personal information about me/us, including:

Such permitted particulars about me/us which allow me/us to be identified;

That I/we have applied for finance and the amount;

That the Approached Credit Provider is a current credit provider to me/us or has ceased to be a current credit provider to me/us;

Payments which are overdue more than 60 days, and for which collection action has commenced;

Advice that payments are no longer overdue;

Cheques drawn by me/us for \$100.00 or more which have been dishonoured more than once; In specified circumstances, that in the opinion of the Approached Credit Provider, I/we have committed a serious credit infringement.

2. The Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for personal credit.

3. The Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal information about me/us for the purpose of assessing my/our application for commercial credit.

4. The Approached Credit Provider may give to and obtain from another credit provider information about my/our personal or commercial credit arrangements for the purposes of assessing my/our finance application or creditworthiness, of collecting overdue payments or of notifying other credit providers of a default by me/us; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

5. The Approached Credit Provider may disclose to a guarantor credit information relating to me/us and may also provide such information to a person who is considering whether to become a guarantor, for that purpose.

6. If my/our application for credit is not completed within 14 days, the Approached Credit Provider may give a credit reporting agency further personal information about me/us in order to obtain a credit report about me/us.

Authorisation to Act on Behalf of Individuals

7. I/we authorise the Introducer to:

- (a) Obtain on my/our behalf a report or information about my/our consumer or commercial credit worthiness from a credit reporting agency, from a commercial credit reporting business or from a credit provider in connection with my/our application for the finance described below.
- (b) Pass on such reports and information to the Approached Credit Provider for the purpose of assessing my/our application for the finance described below and to give to and to receive from such persons as are relevant to the arranging of that finance any personal information about me/us as may be necessary to the arrangement.

8. I/we agree that if finance is provided to me/us by the Approached Credit Provider, I/we authorise the Introducer to obtain from the Approached Credit Provider any report or information concerning either me/us to that finance that it may require in order to:
Assist me/us in understanding and meeting my/our obligations to the credit provider in relation to that finance;
Advise me/us regarding my/our finance requirements;
Ascertain any amount required to be paid to the Approached Credit Provider in relation to that finance.

I/we understand that this paragraph may be deleted if I/we do not agree. I/we also understand that this authority will continue for the duration of the finance unless and until I/we revoke it by notice to the Introducer and the Approached Credit Provider.

Agreement by Guarantor/s

I/We agree that:

9. The Approached Credit Provider may give personal information about me/us of the type described in Paragraph 1 above to a credit reporting agency

10. By submitting an enquiry, quick quote or online application, this is not a complete finance application. A qualified broker will contact you over the phone and take an application with you either over the phone or face to face.

11. We are a broker and we deal with multiple lenders. By submitting information on this site you acknowledge that this is not an application for finance but merely a request to be contacted to conduct an application.

12. The Approached Credit Provider may obtain from credit reporting agency a credit report containing personal information about me/us to assess whether to accept me/us as a guarantor for a loan applied for by, or provided to the borrower/s named below.

13. The Approached Credit Provider may give to and obtain from another credit provider information about my/our personal or commercial credit arrangements for the purposes of assessing a finance application made by the borrower/s named below, of assessing my credit worthiness or of collecting overdue payments; I/we understand that this information can include

any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act.

Electronic Commercial Messages

I/We understand that as part of their commitment to providing me/us with the best service, AAA Finance and Insurance (Australia) Pty Ltd ABN 55 685 601 487 CRN#567856 of Namtaw Pty Ltd, Australian Credit Licence 422959 (the "Licensee") will from time to time send me/us electronic commercial messages. I/We understand that these messages will be clearly identified as originating from AAA Finance and Insurance (Australia) and each communication will provide a clear unsubscribe facility. I/We understand that if I/we do not wish to receive these electronic commercial messages we will inform AAA Finance and Insurance in writing or by emailing enquire@aaafinance.com.au