

PRIVACY CONSENT FORM

Global Capital Corporation Pty Ltd ABN: 14 097 482 114 ("we or us")

Credit Provider means any entity that we may approach to consider providing the funding outlined in your application for personal or commercial credit and/or your application to become a guarantor;

In this document **Recipients** includes **us**, the **broker** and each **Credit Provider**.

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

Acknowledgment of Relationship between the Recipients

You acknowledge that we act as agent for various credit providers who provide funds to enable us to provide products and/or services to you. You **consent** to us providing your personal information to any Credit Providers to enable them to do any one or more of the things outlined in this document.

Purpose of Collection and Use

Certain personal information is required to enable the Recipients to:

- Assess your application for personal or commercial credit and/or credit worthiness and/or to become a guarantor;
- Administer any credit facility which is subsequently provided by the Recipients including managing any account in connection with the credit facility, administering insurance claims, recovering any money owed to the Recipients, 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 the Recipient's functions;
- Assist you to avoid defaulting on your credit obligations;
- Notifying other credit providers of any default by you; and
- Identifying and sending you any information about the Recipients' other related products or services that may be of interest to you.

If you do not provide the Recipients with the personal information requested, then the Recipients 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 organizations to which the Recipients usually disclose personal information include credit reporting agencies, government departments and authorities, insurers and underwriters, guarantors, agents, contractors, proposed assignees of the Recipients' assets and other third parties associated with the Recipients to enable the Recipients to carry out their 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 the Recipients collecting your personal information and using it for the purposes outlined in this document including disclosing your personal information to the types of organizations set out above.

Disclosure of Credit Information to a Credit Reporting Agency

You authorize the Recipients to give a credit reporting agency certain personal information about you for the purposes of enabling the Recipients to obtain a consumer credit report about you and/or to allow the credit reporting agency to create or maintain a credit information file containing information about you. The information which the Recipients 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 license number);
- The fact that credit has been applied for and the amount;
- The fact that the Recipients 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 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 the Recipients' opinion you have committed a serious credit infringement; and
- The fact that credit provided to you by the Recipients has been paid or discharged.

Authority to Obtain Credit Information

You authorize the Recipients to obtain from:

- a) a credit reporting agency to 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.

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