

PERSONAL AND CREDIT INFORMATION PRIVACY ACT 1988 (AS AMENDED)

AUTHORISATION TO ACT ON BEHALF OF INDIVIDUAL AND MANAGE PERSONAL INFORMATION

I/We appoint **Lifestyle Finance Aus Pty Ltd, ACN 629 612 942, Authorised Credit Representative 517 209** and F & I Management Pty Ltd ABN 58 074 537 036, Australian Credit Licence 378293 and its associated entities, and any authorised credit representatives it has appointed to assist in providing services to me/us as my/our agents to arrange, and assist in the management of, finance and/or insurance facilities as detailed in Section 5 hereof.

This appointment also allows the appointee to perform a credit check through a credit reporting agency on me/us.
In this document:

- the term "finance" refers to any form of credit assistance including, but not limited to, loans, leases, rentals or hiring.
- the term "insurance" refers to any form of insurance facility including, but not limited to, motor vehicle comprehensive, loan protection, equity protection ("gap"), title, or mechanical breakdown warranty.

1. ACKNOWLEDGEMENT OF DISCLOSURE OF CREDIT INFORMATION TO A CREDIT REPORTING AGENCY

I/We agree that under the Privacy Act, a Credit Provider or an insurer which **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities and any authorised credit representatives it has appointed may approach in arranging my/our finance (hereinafter an "Approached Credit Provider" or "insurer"), may give to and seek from a credit reporting agency and other credit providers certain personal information about my/our application for finance.

The information which may be given to an agency is covered by the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the Credit Provider is a current credit provider to me/us;
- Payments which become 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 dishonored more than once;
- In specific circumstances, that in the opinion of the Credit Provider I/we have committed a serious credit infringement;
- The finance provided to me/us by the Credit Provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd its associated entities and any authorised credit representatives it has appointed have informed me/us of the disclosure policy to a credit reporting agency of information about me/us by Approached Credit Providers and so authorise such disclosures.

2. AGREEMENT / AUTHORITY FOR AN APPROACHED CREDIT PROVIDER TO PERFORM CERTAIN PERMITTED ACTIONS CONCERNING A FINANCE APPLICATION OR TRANSACTION

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, an 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.

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, an Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us.

I/We authorise my/our employer, previous employers and my accountant to release any information deemed necessary to my/our application to **Lifestyle Finance Aus Pty Ltd** and F&I Management Pty Ltd, its associated entities and any authorised credit representative it has appointed and the Approached Credit Providers for the purpose of assessing my/our application.

I/We agree that an Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application, and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements. 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 give or receive from each other under the Privacy Act.

3. AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

For the purpose of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorise **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities and any authorised credit representatives it has appointed to obtain, on my/our behalf, a report about my/our consumer and commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in my/our application or referred to in such reports.

I/We also authorise **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities and any authorised credit representatives it has appointed to pass on the above obtained reports to such Approached Credit Providers as are appropriate for their consideration of this application.

4. COLLECTION AND MANAGEMENT OF PERSONAL INFORMATION

I/We acknowledge and agree that:

- a) it is necessary for **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities and any authorised credit representatives it has appointed to collect personal information regarding me/us from both ourselves and other parties, to enable **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd its associated entities and any authorised credit representatives it has appointed to apply, on my/our behalf, for the finance and insurance facilities requested. I/We understand that if I/we do not provide the information then **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities and any authorised credit representatives it has appointed will not be able to seek the requested facilities from Approached Credit Providers and Insurers.
- b) the information collected may be disclosed to and used by, **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities, any authorised credit representatives it has appointed, Approached Credit Providers and Insurers to the degree that each entity considers reasonable and necessary in considering and arranging the requested facilities.
- c) **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities, any authorised credit representatives it has appointed, Approached Credit Providers and Insurers may provide information collected as above to any parties (such as referees, employers etc) named in the application to the extent they deem necessary to assist in assessing and arranging the requested facilities.
- d) **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities and any authorized credit representative it has appointed may retain the information obtained and, at its discretion, provide to me/us, from time to time information about **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities and any authorized credit representatives, products and services. The provision of this may be by telephone, mail or electronic media (such as e-mail).

IF SUCH INFORMATION IS NOT REQUIRED THEN I/WE UNDERSTAND THAT THIS PROVISION MAY BE CANCELLED BY DELETING AND INITIALLING THIS CLAUSE OR BY LATER ADVISING LIFESTYLE FINANCE AUS PTY LTD AND F & I MANAGEMENT PTY LTD, ITS ASSOCIATED ENTITIES AND ANY AUTHORISED CREDIT REPRESENTATIVES IN WRITING, AT ITS HEAD OFFICE ADDRESS OF UNIT 6, 205 ALEXANDER ROAD, BELMONT, WA 6104.

- e) **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities and any authorized credit representative may disclose relevant parts of my/our personal information to third parties it engages, to assist in the provision of its services to me/us including mailing houses and IT contractors.
- f) The appointment provided herein is an ongoing one and if an Approached Credit Provider or Insurer has, as a result of an application on my/our behalf by **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities or any authorised credit representatives it has appointed, provided facilities to me/us then that Credit Provider or Insurer is authorised to provide information to **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities and any authorised credit representatives from time to time relating to the subsequent conduct of the facility.
- g) I/We can gain access to the personal information I/we have provided, or obtain more information from **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, and its associated entities and any authorised credit representatives Privacy Policy, by contacting **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd at any branch or at the Head Office at Unit 6, 205 Alexander Road, Belmont, 6104 - You can also access **Lifestyle Finance Aus Pty Ltd** and F&I Management Pty Ltd Privacy policy at www.westcorp.com.au.
- h) SENSITIVE INFORMATION: We will only collect sensitive information about you with your consent. Sensitive information is personal information that includes information relating to your racial or ethnic origin, political persuasion, membership in trade or professional associations or trade unions, sexual preferences, criminal record, or health.

5. FACILITIES SOUGHT

Purpose: To arrange Finance and/or Insurance Facilities

Finance/insurance Amount: \$ _____

6. EXECUTION AND THIRD PARTY AUTHORISATION

I/we acknowledge that I/we have read and fully understand the contents of this document. I/We also warrant that the personal information provided by me/us in our application is true and correct and understand that **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, its associated entities and any authorised credit representatives it has appointed will be relying on the integrity of same in seeking to arrange the facilities required.

I/we declare that I/we are not bankrupt.

AUTHORISATION TO PROVIDE PERSONAL INFORMATION TO A THIRD PARTY

A THIRD PARTY IN THIS SECTION REFERS TO THE SUPPLIER OF THE GOODS BEING PURCHASED AND/OR THE REFERRER.

I/We agree that **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, and its associated entities and any authorised credit representatives it has appointed may also disclose to the third party personal information which it has received about me/us relating to the progress and ultimate decision by the Approached Credit and/or Insurance Provider/s on my finance and/or Insurance application. Such information may include:

- The type of facilities which are being considered and/or offered by the Approached Credit and/or Insurance Providers
- The actual decision on the application/s by the Approached Credit and/or Insurance Providers.
- The reasons supporting any decisions made by the Approached Credit and/or Insurance Providers, including such personal information as may have been obtained by **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, and its associated entities, and any authorised credit representatives it has appointed and/or the Approached Credit and/or Insurance Providers that has, in the opinion of **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, and its associated entities and any authorised credit representatives it has appointed, had any influence on the decision made by the Providers.

In providing this authority, I/we acknowledge that **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, and its associated entities and any authorised credit representatives it has appointed have no control over the personal information once it is passed to the third party, and consequently cannot be held responsible or liable in any way for the use or misuse of the information by the third party.

This consent extends to employees, servants and agents of the above-nominated Third Party.

Borrower's Agreement:

Borrower's Name: _____

Borrower's Name: _____

Borrower's Signature: _____

Borrower's Signature: _____

Date: _____

Date: _____

7. GUARANTOR PARTIES AGREEMENT

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above-named Applicant Parties.

I/We also agree to **Lifestyle Finance Aus Pty Ltd** and F & I Management Pty Ltd, and its associated entities and any authorised credit representatives is has appointed, Approached Credit Providers and Insurers collecting, retaining, disclosing and using my/our personal information to the degree and for the purposes described in paragraphs 4 and 5 above and as described in the privacy act.

I/We understand that I/we can obtain access to the personal information I/we have provided as described in paragraph 4(g) above.

Guarantors Agreement:

Guarantor's name: _____

Guarantor's Name: _____

Guarantor's Signature: _____

Guarantor's Signature: _____

Date: _____

Date: _____

