

**A-Ward Finance t/as Multilease ABN: 27 079 298 552**  
**62 Justin St, Lilyfield NSW 2040**

**PRIVACY ACT 1988 (Cth)**  
**AUTHORISATIONS AND AGREEMENTS FOR APPLICANTS AND GUARANTORS**

In compliance with the Privacy Act, 1988 (Cth) ("the Privacy Act") applicant parties to a finance application who are natural persons must complete and give this authorisation to the introducer.

<b>NAME OF INTRODUCER:</b>	<i>A-Ward Finance Pty Ltd ABN 27 079298552</i> ("the introducer")
<b>NAME/S OF APPLICANT/S:</b>	("the applicant")
<b>AMOUNT OF APPLICATION/S:</b>	\$
<b>PURPOSE:</b>	NEW/USED VEHICLE/ EQUIPMENT:

**A. SECTION APPLICABLE TO APPLICANTS FOR CREDIT**

**1. Acknowledgement of and Authority for Disclosure of Credit Information to a Credit Reporting Agency**

I/We acknowledge that the Privacy Act allows a credit provider which the introducer may approach in arranging my/our finance ("the approached credit provider"), to give to a credit reporting agency or other business which provides information about the commercial credit worthiness of persons ("an agency") certain personal information about my/our application for finance. The information which can be given to an agency under the Act 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 approached credit provider is a current credit provider to me/us;
- details of payments overdue more than 60 days and for which collection action has commenced;
- advice that payments are no longer overdue;
- cheques over \$100 drawn by me/us which have been dishonoured more than once;
- that, in the opinion of the approached credit provider, I/we have committed a serious credit infringement;
- that finance provided to me/us by the approached credit provider has been paid or otherwise discharged.

I/We acknowledge that the introducer has informed me/us of its disclosure policy in respect of approached credit providers and I/we authorise such disclosures.

**2. Agreement and Authority by Applicant for 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 credit, 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;
- obtain from an agency a credit report containing personal credit information about me/us;
- 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 an agency, information about my/our personal or commercial credit arrangements;
- to give to an existing or proposed guarantor information to enable the guarantor to determine whether to act, or continue to act, as guarantor;

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 to, or receive from, each other under the Privacy Act, and I/we authorise the approached credit provider to undertake these actions.

**3. Authorisation to Act on Behalf of Individuals**

I/We authorise the introducer and the approached credit provider to:

- obtain a report about my/our consumer or commercial credit worthiness from an agency or from a credit provider named in this application or referred to in such reports;
- to pass on any reports so obtained to such credit providers as are appropriate, for their consideration of the application for finance.
- to give to and receive from such parties as are necessary to arrange the finance, such personal information about me/us which is necessary to effect such arrangement or to subsequently manage it;
- to give to an existing or proposed guarantor a credit report and any other information about my/our credit worthiness, credit history or credit capacity to enable the guarantor to determine whether to act ,or continue to act, as guarantor;
- exchange any such information with each other

I/We agree that any information obtained can be used by the introducer and the approached credit provider to assess my/our application and for account administration, planning, product development and research purposes.

**B. SECTION APPLICABLE TO GUARANTORS**

**4. Guarantor's Agreement**

I/We agree that the approached credit provider is authorised to:

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**62 Justin St, Lilyfield NSW 2040**  
**PH: 1300 888 156 FAX: 1300 729 190**  
**Email: info@multilease.com.au**

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- seek a credit report concerning me/us from an agency to assess whether to accept me/us as a guarantor of the finance commitments for the applicant.
- give to and seek from any credit providers named in the finance application and any credit providers that may be named in a personal or commercial credit report issued by an agency, information about my/our personal or commercial credit arrangements.
- give to and seek from the introducer information about my/our personal or commercial credit arrangements.
- give to and seek from the applicant 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 to or receive from each other under the Privacy Act.

**C. SECTION APPLICABLE TO BOTH APPLICANTS AND GUARANTORS**

**5. Acknowledgement by Applicant and/or Guarantor about the collection, recording, use and disclosure of personal information by the approached credit provider.**

The applicant or guarantor acknowledges that:

- during the course of assessing the application for finance, the approached credit provider will collect, record and securely store personal information about me/us; and
- some of the personal information collected may be obtained from third parties including credit reporting agencies, other credit providers, trade suppliers and public records; and
- information about the identity, location and contact particulars of the approached credit provider may be obtained from the introducer; and
- except in limited circumstances, I/we are able to access details of the personal information that the approached credit provider holds about me/us by sending a request through the introducer or directly to the approached credit provider; and
- the information is being collected primarily so that the approached credit provider can consider the finance application; and
- without the information sought being collected, an approached credit provider will be unable to process the application for finance; and
- subject to the providers of the Privacy Act, some of the personal information collected by the approached credit provider can be disclosed to other parties but only so that the approached credit provider can process the application for finance.
- Disclosure to outside parties can also be made if it is required or authorized by law. The types of organizations to whom information might be disclosed include:
  - a credit reporting agency
  - other credit providers
  - a supplier(s) and/or insurer of the goods or security which are the subject of the finance application; and
  - a solicitor or valuer engaged by the approached credit provider to act on its behalf.

**Proposed approached credit provider contact details**

<i>Name</i>	<i>Address</i>
<i>Phone</i>	<i>Contact person</i>

**Signatures**

<b>APPLICANT/GUARANTOR*</b> (Delete which is inapplicable)		
<i>Full Name (Printed)</i>	<i>Signature:</i> <i>Date signed:</i>	
<i>Date of Birth</i>	<i>Licence Number</i>	<i>Licence Expiry</i>
<b>APPLICANT/GUARANTOR*</b> (Delete which is inapplicable)		
<i>Full Name (Printed)</i>	<i>Signature</i> <i>Date signed:</i>	
<i>Date of Birth</i>	<i>Licence Number</i>	<i>Licence Expiry</i>
<b>APPLICANT/GUARANTOR*</b> (Delete which is inapplicable)		
<i>Full Name (Printed)</i>	<i>Signature:</i> <i>Date signed:</i>	
<i>Date of Birth</i>	<i>Licence Number</i>	<i>Licence Expiry</i>

This authorization remains in force until the finance transaction is arranged, whereupon it will be replaced by an Authorisation and Agreement in favour of the approached credit provider that provides the finance covered by the finance application.

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