



PRIVACY DISCLOSURE STATEMENT AND CONSENT

Overview

Quick Funding ABN 76607702607 collects information about you for the purposes you agree to in this Privacy Disclosure Statement And Consent. When you sign below, you agree we can, consistent with Australia's Privacy and credit reporting laws, collect, use, exchange credit and personal information about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

To source for you, or a company of which you are a director:

- Consumer credit for personal, household, domestic or residential investment purposes;
- Commercial credit for business purposes; or
- Other services stated in the Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application, you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application, or a credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to, manage the application process, where required. If you do not provide the information sought, we may be unable to process your application or the company's application, or we may be limited in the other services we can offer you or the company.

Your information –collection and Credit Reporting Body ('CRB') Disclosures

When we collect information from you in the credit application process, we use that information in several ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider.

We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf.

- Use any information the CRB provides in that report to assist us to be preliminary assess your consumer credit or guarantor application;
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's Privacy and credit reporting laws, only for purposes listed in the Consent and is not disclosed to any other person except with your permission or as permitted or required by law.

Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider, which are reasonably necessary to manage the application process. When doing so, we are acting as an agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. The credit policy of each credit provider and other detailed information can be found on their websites as set out in the attached Schedule.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you, from one or more CRB's, as well as dealing with your personal information in accordance with its privacy policy.

The website of each credit provider contains details of each CRB with which it deals, and other detail about the information held about you and described your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes-

- That the CRB may include the information the credit provider discloses about you to other credit providers to assess your credit worthiness;
- That, if you become overdue in making consumer credit payments or you commit a serious credit

infringement, the credit provider may disclose that information to CRB;

- How you can obtain the credit provider's and/or CRB's policies about managing your credit information;
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws;
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider; and
- Your right to request a CRB not to release the information about you if you believe you are a victim of fraud.
- This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consents it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Disclosure and Consent

By signing below, you agree we may:

- Use your personal and credit information:
 1. To access your consumer and commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a Director;
 2. To source any finances you require;
 3. To source any insurances you require;
 4. As the law authorizes and requires.
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finances and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you to obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a Director, or your suitability as a guarantor, as well as dealing with your personal information in accordance with their privacy policy as found on their website listed in the attached Schedule.
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or

services we, or any of our associated entities, may be able to provide to you or the company unless you tell us not to;

- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us services, such as contractors, agents, printers, mail houses, lawyers, custodians, securities and computer systems consultants or providers, so they can perform those services for us; and
- Disclose your personal information to any other organization that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing specified credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director;
- When you are prospective guarantor, a credit provider using that information to assess your suitability as a guarantor;
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor; and
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you.

Where the applicant, or a guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Authorisation

By signing below, you also authorize us to make a request on your behalf to obtain credit reporting information about consumer and commercial credit worthiness from CRB. That information will assist us in providing our services to you. This authorization ceases when we undertake a task on behalf of a credit provider. For any business lending scenarios your enquiry will be sent to Lumi finance Pty Ltd

Name: Sukhdeep

Signature: Sukhdeep

Date: May 19, 2022

