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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 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.

Name: Imeleta LeeSignature: Imeleta LeeDate: Jun 6, 2022