

**PRVACY AND CREDIT INFORMATION  
PRIVACY ACT AUTHORISATIONS/AGREEMENTS  
AUTHORISATION TO ACT ON BAHALF OF INDIVIDUALS**

In Compliance with the Commonwealth Privacy Act, applicant parties to a finance application who are natural persons should complete and give this interim authorisation to the introducer/broker named below:

Name of Introducer: Statewide Lending Pty Ltd      ABN: 28105225349

Name of Applicant: \_\_\_\_\_ Purpose: \_\_\_\_\_

**SECTIONS APPLICABLE TO APPLICANT/S WHO ARE NATURAL PERSONS**

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

I/We acknowledge that Section 18E (8) (c) Of the Privacy Act allows a credit provider(s) which the above-named Introducer may approach in arranging my/our finance (here in after the Approached Credit Provider), to give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E (1) of 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 above-named 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, which have been dishonored more than once;

In specified circumstances, that in the opinion of the above-named credit provider, I/we have committed a serious credit infringement;

That finance provided to me/us by the above-named credit provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that the above-named introducer has informed me/us of the disclosure policy to a credit-reporting agency of information about me/us by Approached Credit Providers and so authorize such disclosures.

**2. Agreement/Authority by Applicant/Customer 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 personal 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-Section 18E(4).

I/We agree that, if it is considered relevant is assessing my/our application for commercial credit, the Approached Credit Provider may obtain from a credit-reporting agency a credit report containing personal credit information about me/us-Section 18K(1)(b).

I/We agree that the Approached Credit Provider may give to and seek from 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 a 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-Section 18N(1)(b).

**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 authorize the above-named introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in this application or referred to such reports-Section 18N (1) (ga).

I/We also authorise the above-named introducer to pass on the above-obtained reports to such credit providers as are appropriate, for their consideration of the application for finance.

I/We also authorise the above-named introducer to give to and receive from such parties as are necessary to the arranging of the finance, such personal information about me/us which is necessary to such arrangement or subsequent management.

**SECTION APPLICABLE TO GUARANTOR/S WHO ARE NATURAL PERSON/S**

**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-Section 18K(1)(c).

**PRIVACY AND CREDIT INFORMATION**

**(Continued)**

I/We further agree that the Approached Credit Provider may 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 a credit reporting agency or a 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.

**C. SECTION APPLICABLE TO APPLICANT/S AND GUARANTOR/S WHO ARE NATURAL PERSONS**

**5. Acknowledgement by Applicant/Customer and /or Proposed guarantor about the collection, Recording, use and disclosure of personal information by the Approached Credit Provider.**

I/We, the Applicant/Customer and/or Proposed Guarantor, acknowledge that:

during the course of assessing the applicant 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 can be obtained from the above named Introducer.

Except in limited circumstances, I/we are able to access details of the personal information the Approached Credit Provider holds about me/us by sending a request, either via the above named Introducer or directly to the Approached Credit Provider.

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 provisions of the Privacy Act, some of the personal information collected by the Approached Credit Provider may be disclosed to other parties but only so that the Approached Credit provider can process the application for finance. Approval credit providers include:

GE Automotive t/as GE Money, Esanda Finance Corporation, Liberty Financial t/as Secure Funding, Capital Finance, Automotive Financial Services, Service Finance, BMW Finance, Volkswagen Finance and Advance Business Finance  
Disclosure to outside parties may 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.

6) You engage **Statewide Lending Pty Ltd** to arrange the loan above on your behalf and you understand that we are acting as an independent Introducer/Broker assisting you to locate a loan. You are advised to obtain legal and financial advice regarding the suitability of any loan. Fees payable by the customer to the Introducer/Finance Broker It is agreed that, a processing fee of \$275.00 including gst, is payable at the time of signing loan documentation and no up front fees are charged, the processing fee covers administrative costs incurred in processing the loan application and searches with the relevant authorities .A fee of \$195 including gst applies to private sales, to cover the costs associated with person to person sales, including inspection of goods, additional searches ,revs certificate ,time and effort attending inspection, fee payable upon the signing of loan documentation . Once payment has been made, these fees are non-refundable.

**Applicant 1:**  
Full Name (Printed): \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Date of Birth: \_\_\_\_\_

Driver's License No: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**Applicant 2 / Guarantor:**  
Full Name (Printed): \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Date of Birth: \_\_\_\_\_

Driver's License No: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## FINANCE BROKING CONTRACT

Due to legislative changes all regulated loans will change as of the 1<sup>st</sup> August 2004. These changes apply to applicants currently living in NSW. These changes have been made to the Consumer Credit Administration Act 1995 by the Consumer Credit Administration Amendment (Finance Brokers) Act 2003 (NSW).

Name of Finance Introducer/Broker: Statewide Lending Pty Ltd t/as

**State Wide Money** ABN: 28105225349

Address of Introducer/Broker The Interlink Business Park Unit 1/159 Arthur St Homebush NSW 2140

Borrower (1) Name \_\_\_\_\_

Borrower (2) Name \_\_\_\_\_

Security offered Motor Vehicle Truck Caravan Boat Trailer Motorcycle  
Machinery Truck Trailer Computer Equipment  
Refrigeration Equipment Farm machinery  
(Please Underline One of the Above)

Date by which approval to be secured     TBA    

Maximum Loan Credit Limit \$     TBA     Maximum Term of Loan 60 Months

Interest Rate to be confirmed, factors such as the Age of the vehicle, Credit history of applicant, Any defaults, Length of residence, Length of employment and Income details all have an impact on the lender that will ultimately approve or reject the application.

Residual value or Balloon Value If Applicable or Known \$     TBA    

### Special Loan features

We have accreditation with the following lenders/Credit Providers- this list does not represent a complete list of lenders/Credit Providers who may consider an application for finance from the above named applicant/s and does not necessarily represent all lenders/Credit Providers who offer credit of the type required. Subject to the applicant/s meeting lending criteria we are able to obtain credit from.

Listed Funders:

**United Financial Services Pty Limited** Level 10, Rhodes Waterside Shopping Centre, 1 Rider Blv  
Rhodes NSW 2138 (ABN: 77 072 442 445)

**GE Automotive Financial Services t/as GE Money** Level 6, 32 Phillip Street Parramatta NSW 2150  
(ABN 80 004 187 419)

**Enterprise Finance Solutions** Level 10, 131 York Street Sydney NSW 2000 (ABN: 63 101 737 204)

**Morris Finance** Level 1, 20 Ryrie Street Geelong Victoria 3220 (ABN 083 630 139)

**Australian Motor Finance** Level 1, 373 Bay Street Port Melbourne Victoria 3207 (ABN: 29 088 694 188)

**Esanda Finance Corporation Limited** 20 Smith St Parramatta 2150 (A.B.N 64 004 346 043)

**Capital Finance Limited** 88 Phillip St Parramatta 2150 (A.B.N 23 069 663 136)

**Liberty Financial t/as Secure Funding** Level 27/9 Castlereagh Street Sydney 2000 (ABN 25 081 982 872)

**Advance Business Finance** 1, 17 Hayling Street Salisbury QLD 4107 (ABN 28 114 212 672)

Benefits to be received by us: We and other intermediaries may earn a financial or other benefit from a person or persons other than you. This financial or other benefit will be an upfront payment of between Nil and 12% of the net amount financed. The remuneration is subject to amount sought term/residual balloon values, work detail involved, and nature of the goods.

In the event a third party is paid a commission, an upfront commission of between Nil and 4%. Of the net amount financed Name of party \_\_\_\_\_

Principal person \_\_\_\_\_ Address \_\_\_\_\_

You engage **Statewide Lending Pty Ltd** to arrange the loan above on your behalf and you understand that we are acting as an independent Introducer/broker assisting you to locate a loan.

You are advised to obtain legal and financial advice regarding the suitability of any loan.

Fees payable by the customer to the Introducer/Finance Broker It is agreed that, a processing fee of \$275 including gst, is payable at the time of signing loan documentation and no up front fees are charged, the processing fee covers administrative costs incurred in processing the loan application and searches with the relevant authorities. A fee of \$195 including gst applies to private sales, to cover the costs associated with person to person sales, including inspection of goods, additional searches, revs certificate, time and effort attending inspection, fee payable upon the signing of loan documentation. Please note that these fees are to be paid once documents have been signed and/or an inspection is carried out.

Signed \_\_\_\_\_

Signed \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_