



BUSINESS CAPITAL FINANCIAL GROUP

“Your Cash Flow Finance and Debtor Management Specialists”

PRIVACY CONSENT FORM

In this document:

- **Credit information** includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.
- **Personal information** includes any information from which your identity is apparent.

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at <http://www.bcfg.com.au>. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at <http://www.bcfg.com.au> or by contacting us on (02) 8831 7400. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information: We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers: We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors: We may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information: We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so

- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification: We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

We may exchange your personal and credit information with the following credit reporting bodies:

- Veda Advantage Ltd - veda.com.au
- Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au
- National Credit Insurance (Brokers) Pty Ltd – nci.com.u
- Experian - experian.com.au.

Customer identification by CRB: We may verify your identity using information held by a CRB. To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

PLEASE TICK THIS BOX IF YOU CONSENT

Please tick this box if you consent to your information being disclosed to a CRB for customer identification

Signatures of Borrower(s)/Guarantor(s) and date

You consent to the use of your personal and credit information as set out above

Borrower (1): Name:	Signature:	Date:
Borrower (2): Name:	Signature:	Date:
Guarantor (1): Name:	Signature:	Date:
Guarantor (2): Name:	Signature:	Date: