

PRIVACY CONSENT FORM:

The Privacy Act 1988 regulates the way in which personal information about customers can be used by credit providers.

Purpose of Collection and Use

Certain personal information is required to enable Budget Group

- access your application for personal or commercial credit and/or credit worthiness;
And/or to become a guarantor;
- administer any credit facility which is subsequently provided by Budget Group including managing any account in connection with the credit facility, administering insurance claims, recovering any money owed to Budget Group, maintaining the value and protecting any assets provided as security for any obligations under the credit facility and for use in connection with outsourcing of any of Budget Group's functions;
- assist you to avoid defaulting in your credit obligations; and
- notifying other credit providers of any default by you AND
- Identifying and sending you any information about Budget Group's other related products or services that be of interest to you.

If you do not provide Budget Group with the personal information requested, Budget Group will be unable to assess your application for personal or commercial credit or to become a guarantor.

The following tells what information might be required and how the information might be used.

PLEASE READ THIS CAREFULLY.

Disclosure of Personal Information

The types of organisations to which Budget Group usually discloses personal information include credit reporting agencies, government departments and authorities, insurers and underwriters, guarantors, agents, contractors, proposed assignees of Budget Group's assets and other third parties associated with Budget Group to enable Budget Group to carry out its functions, for example, mailing houses, debt collection agencies, mercantile agents, archive companies, valuers, call centre operators, solicitors, accountants, other funders, introducers and brokers.

Your *consent* to Budget Group collecting your personal information and using it for the purposes outlined in this document including disclosing you're your personal information to the types of organisations set out above.

Disclosure of Credit Information to a Credit Reporting Agency

You authorise Budget Group to give a credit reporting agency certain personal information about you for the purposes of enabling Budget Group to obtain a consumer credit report about you and/or to allow the credit information file containing information about you. The information which Budget Group may disclose to the credit reporting agency is limited to:

- your identification (including your name, sex, address and the previous two addresses, date of birth, name of employer and driver's licence number);
- the fact that credit has been applied for and the amount;
- the fact that Budget Group is a current credit provider to you;
- details of payments which become overdue for more than 60 days and for which collection action has commenced;
- the fact that payments are no longer overdue;
- details of cheques drawn by which have been dishonoured more than once;
- the fact that in Budget Group's opinion you have committed a serious credit infringement; and
- The fact that credit provided to you by Budget Group has been paid or discharged.

Authority to obtain Credit Information

You authorise Budget Group to obtain from:

- (a) A credit reporting agency: a credit report containing personal or commercial information about you in relation to personal or commercial credit provided to you; and
- (b) A business which provides information about the commercial credit worthiness of persons: information about your commercial activities or commercial credit worthiness.

Authority to Exchange Credit Information with another Credit Provider

You authorise Budget Group to give and obtain from other credit providers information about your credit worthiness, credit standing, credit history or credit capacity.

Authority to Disclose Certain Information to Joint Applicants

You understand that if Budget Group declines your credit application or application to become a guarantor due to adverse information on your personal credit file, then each applicant for the credit may be notified that the application has been declined wholly or partly on information derived from personal credit report relating to you.

Authority to Disclose Certain Information to Guarantors

You consent to Budget Group providing information about you to any person who proposes to guarantee your obligations to Budget Group for the purpose of allowing that person to assess whether to act as your guarantor and/or indemnifier. After the guarantee is given, you consent to Budget Group providing information about you to the guarantor and/or indemnifier.

Guarantors Only: Authority to Obtain Information about a Guarantor

You authorise Budget Group to obtain from a credit reporting agency a credit report containing personal credit information about you to assess whether to accept you as a guarantor for the personal or commercial credit applied for by the applicant.

Authority to Give Opinions

You authorise Budget Group to give to or receive from another credit provider an opinion for purposes connected with your business trade or profession.

Other Acknowledgements and Consents

- You consent to Budget Group exchanging personal information and other information concerning your financial affairs with any person concerning your financial affairs with any person acting on your behalf including your agent, accountant, solicitor or broker.
- You acknowledge that Budget Group may exchange information with government authorities as required or authorised by law including the Australian Tax Office.
- You agree that Budget Group may use your personal information for marketing purposes to tell you about other related services and products which could suit your needs. If you do not want this to happen please tell us.
- You acknowledge that the above authorities and consents will continue until the credit facility provided is repaid in full and the credit facility terminated.