

PRIVACY CONSENT

eCarz Finance Pty Ltd (ABN 71 617 296 241), Credit Licence number 518268 (referred to as “eCarz”/we/us”). By signing this document, you agree we can collect, hold, use and exchange personal and credit information about you for these stated purposes. The Privacy Policy also contains information on how you can complain about a breach of the privacy laws, how you can access or request to correct your personal and credit information that we hold about you and how to have that information amended.

What is personal information?

Personal information is information or an opinion about an identifiable or reasonably identifiable person. The personal information we will collect, and hold will include your name, date of birth, gender, telephone number, address, email, employment details and any other information we may need to identify you.

What is credit information?

Credit information is personal information that relates to credit that a person has applied for or has been provided. The credit information that we will collect from you may include your records of credit that you have applied for (including the name of the credit provider, the type of credit and the amount of credit), default information or any other information that has a bearing on your credit worthiness used to determine your eligibility for credit. Credit information also include credit reporting information supplied to us by a credit reporting body and any information that we derive from it.

We will collect, hold, disclose and use your personal and credit information to:

- (a) assess and verify your identity and financial situation.
- (b) assess your credit application, or your suitability as a guarantor to a credit application.
- (c) provide such information to a guarantor or related applicant.
- (d) exchange your information with a credit reporting body.
- (e) disclose your information to credit providers as set out in our ‘Credit Provider Schedule’ to arrange credit.
- (f) disclose your information to an insurer to arrange insurance you wish to obtain.
- (g) Obtain from, and disclose to, third parties such as your employer, landlord, real estate agent, lending institution and guarantor; who are deemed as reasonably necessary to arrange finance and/or insurance. And
- (h) refer you to other organisations, service providers or business partners or obtain referrals from them to you.

We may not be able to proceed with credit assistance without the ability to collect, hold, disclose and use your personal and credit information.

Identity & financial situation verification

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to collect and use personal and credit information from you to identify you. We are also required by the *National Consumer Credit Protection Act 2009* (Cth) to collect credit information and personal information about you and take reasonable steps to verify this, including your financial situation. This verification may include enquiring via a credit reporting body.

Authority to make requests

You authorise us to make requests for personal and credit information from credit providers and credit reporting bodies. By signing this Privacy Consent, you consent to the credit providers listed in the schedule to this consent doing any of the following:

- (a) where you are the borrower—obtaining information or a report about your commercial activities or commercial credit worthiness for the purpose of assessing your application from any business which provides information about the commercial credit worthiness of persons (this includes a credit reporting body);
- (b) where you are the borrower—giving to and obtaining from any credit provider named in your credit application or in a credit report on you issued by a credit reporting agency, information about your credit arrangements for purposes of:
 - (i) assessing your application for credit.
 - (ii) notifying a default by you.
 - (iii) allowing another credit provider to ascertain the status of your finance arrangements with us where you are in default with one or more other credit providers. And
 - (iv) generally assessing your credit worthiness.
- (c) where you are the borrower—disclosing personal and credit information to a person you have nominated to act as guarantor for the purpose of the guarantor considering whether to offer to act as a guarantor or offer property as security for the credit. And
- (d) where you are the guarantor—obtaining a report about your credit worthiness from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

You acknowledge and agree that the information referred to above can include any information about your personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the *Privacy Act 1988* (Cth) allows credit providers to give to or receive from each other.

Disclosures

We will disclose or exchange your personal and credit information to the following persons:

- (a) potential credit providers and/or insurers as part of our credit assistance process.
- (b) third parties to verify the details provided are correct, including with your agents, guardians, attorneys and employers.
- (c) our related body corporates, assignees, agents, contractors, and advisers.
- (d) law enforcement, government, and regulatory bodies.
- (e) any person who refers you to us for credit assistance.
- (f) joint applicants and guarantors.
- (g) any financial institution to, or from which a payment is made.
- (h) debt collection agencies. And
- (i) anyone who refers you to us.

We will not disclose your personal and credit information to any overseas recipient.

Credit reporting bodies

We may exchange personal and credit information with a credit reporting body as detailed below:

- (a) disclosure of details such as name, date of birth and address to obtain a credit report on the applicant or guarantor in our capacity as an access seeker in the credit assistance process.
- (b) use any information provided by a credit reporting body to assist us in conducting a preliminary assessment of a proposed credit application and its suitability to the applicant. And
- (c) request a credit reporting body to provide us with an assessment of whether information provided by the applicant or guarantor matches that in the credit report to verify the identity of applicant and/or guarantor.

Our current Credit Reporting Body is Equifax and you can contact them on phone 1300 762 207 or email subscriberassist.au@equifax.com during opening hours of Mon-Fri 8.30am to 6.00pm Eastern Standard Time. You can obtain their Privacy Policy from their website at www.equifax.com.au.

Credit providers

We may submit a credit application to credit providers listed in our 'Credit Provider Schedule'. If a credit provider holds pertinent credit eligibility information, the credit provider must share this information with us, yourself, or someone you have authorised to act on your behalf. Credit providers may also engage directly with a credit reporting body and you can ascertain the details on this and how they handle personal and credit information via their websites which are listed in our 'Credit Provider Schedule'. If your credit application proceeds with a credit provider you may be asked again for your consent to collect, store, and use your personal and credit information by this credit provider.

Aggregation partners

We have finance aggregation arrangements with the following entities who assist us in having access to a wide range of credit providers. We may utilise their systems as part of our credit assistance process and other platforms for potential ongoing client contact. We may also share your details as part of compliance audits.

- Ausloans Pty Ltd (ABN 47 131 827 908), Australian Credit Licence #383999
- Connective Broker Services (ABN 77 161 731 111), Australian Credit License #389328
- Fintelligence Pty Ltd (ABN 80 625 017 174) Australian Credit License 511803

Your rights

You have the right to ask:

- (a) that we provide you with the personal and credit information we hold about you.
- (b) that we correct any personal and credit information we hold about you that is shown to be incorrect.
- (c) for copies of our Privacy Policy and this document.
- (d) the credit reporting body does not use your personal information for assessment purposes or direct marketing. And
- (e) the credit reporting body provides you with a copy of information it holds about you.

To access and/or seek correction of your personal or credit information we hold, or make a complaint about privacy, you can contact our Privacy Officer on phone number 1300 378 387 or by emailing us at info@ecarz.com.au or registered post to Office 4/5 Navigator Place, Hendra QLD 4011.

Marketing

We would like to contact you from time to time with marketing information about the products and services we provide. You can opt-out of receiving direct marketing communication from us at any time.

If you do NOT want to receive marketing information from us, please email us via info@ecarz.com.au let us know.

Electronic communication

If you provide us with an email address or mobile phone number, you consent for us to use these details to send you, or make available to you, notices and relevant documents, including those from a credit provider or insurer. You are therefore responsible for maintaining appropriate software, hardware, and associated processes to receive, access, review, print and save copies of such documents.

This consent applies to all types of communication that is permitted by law to occur electronically. Therefore, paper (hard copy) documents may not be provided to you, unless we are obliged to by law. You must regularly check advised electronic communication mediums for communication from us. If your details change, you must promptly notify us.

If you wish to withdraw your consent to electronic communication, please notify us on phone number 1300 378 387 or by emailing us at info@ecarz.com.au or registered post to Office 4/5 Navigator Place, Hendra QLD 4011.

ACKNOWLEDGEMENT

By signing below, as applicant or guarantor, I acknowledge and declare that I have read and understood this Privacy Consent. I consent to the collection, storage, use and disclosure of my personal information and credit information in accordance with this Privacy Consent.

Applicant 1	Applicant 2
Name:	Name:
Signature:	Signature:
Date signed:	Date signed:
Guarantor 1	Guarantor 2
Name:	Name:
Signature:	Signature:
Date signed:	Date signed:

CREDIT PROVIDER SCHEDULE

Lender	ABN / ACN	WEBSITE ADDRESS
Affordable Car Loans	23 098 491 484	affordablecarloans.com.au
Angle Asset Finance	98 603 303 126	anglefinance.com.au
Australia Motorcycle and Marine Finance	85 603 969 875	ammf.com.au
Australian and New Zealand Banking Group Ltd (ANZ)	11 005 357 522	anz.com
Australian Premier Finance	54 104 959 435	australianpremierfinance.com.au
Automotive Financial Services Pty Limited	73 003 622 375	afs.com.au
Azora Asset Finance Pty Ltd	12 087 826 159	Azora.com.au
Bank of Queensland Limited	32 009 656 740	boq.com.au
Bizcap AU Pty Ltd	54 633 927 090	bizcap.com.au
Boq Equipment Finance Limited	78 008 492 582	boq.com.au
Branded Financial Services	27 004 013 334	brandedfinancial.com.au
Capital Finance Australia Limited	23 069 663 136	capitalfinance.com.au
Car Start Pty Ltd	47 156 477 413	carstart.com.au
Fin One Pty Ltd	80 139 719 903	financeone.com.au
Finance One Commercial Pty Ltd	80 139 719 903	financeone.com.au
Flex Fleet	51 081 785711	flexfleet.com.au
flexicommercial Pty Ltd	17 644 644 860	flexicommercial.com
Flexirent Capital Pty Ltd	93 064 046 046	flexigroup.com.au
Get Capital Pty Ltd	149 390 625	getcapital.com.au
Greenlight Auto Finance	39 131 507 474	greenlightauto.finance
Grow Asset Finance	40 603 273 365	growfinance.com.au
International Acceptance Pty Ltd	93 098 034 041	Resimac.com.au
Judo Bank Pty Ltd	11 615 995 581	www.judo.bank
Latitude Automotive Financial Services	80 004 187 419	latitudefinancial.com.au
Latitude Personal Finance Pty Ltd	54 008 443 810	latitudefinancial.com.au
Lumi Finance	75 627 897 625	lumi.com.au
Macquarie Leasing Pty Ltd	46 008 583 542	macquarie.com.au
Medfin Australia Pty Ltd	89 070 811 148	medfin.com.au
Metro Finance Pty Ltd	44 600 674 093	metrofin.com.au
MoneyMe Financial Group Pty Ltd	40 163 691 236	www.moneyme.com.au
Money 3 Loans Pty Ltd	108 979 406	money3.com.au
Moneyplace	25 081 982 872	Moneyplace.com.au
Moneytech	77 106 249 852	moneytech.com.au
Morris Finance Ltd	70 083 630 139	morrisfinance.com.au
Moula	95 164 875 325	moula.com.au
National Australia Bank	12 004 044 937	nab.com.au
Paramount Leasing Pty Ltd	71 113 610 209	paramountleasing.com.au
Pepper Money	55 094 317 665	pepper.com.au
Plenti RE Limited	571 666 466 35	plenti.com.au
Prospa	47 154 775 667	prospa.com
Quest Finance Australia Pty Ltd	17 625 126 641	Quest.finance
Rapid Loans	54 103 660 546	rapidloans.com.au
Scottish Pacific Pty Ltd	65 034 554 317	scotpac.com.au
Secure Funding Pty Ltd (Liberty)	25 081 982 872	liberty.com.au

Selfco Leasing	099 591 616	selfco.com.au
Silver Chef Rentals Pty Ltd	33 112 241 522	silverchef.com.au
Society One	151 627 977	societyone.com.au
ThornMoney Pty Ltd	22 648 650 711	www.thorn.money
UME Loans	25 138 637 064	umeloans.com.au
United Loan Solutions Pty Ltd	611 343 572	loanu.com.au
VW Financial Services Pty Ltd	20 097 071 460	volkswagon.com.au
Westpac Banking Corporation	33 007 457 141	westpac.com.au
Wingate Consumer Finance (Now Finance)	158 703 612	nowfinance.com.au
Wisr Finance Pty Ltd	119 503 221	wisr.com.au

Credit Quote



ECARZ Finance Pty Ltd - Franchise of AUS LOANS PTY LTD | ABN:71 617 296 241 Australian Credit Licence: 518268 | 4/5 Navigator Place QLD Hendra 4011

ECARZ Finance Pty Ltd
4/5 Navigator Place
Hendra QLD 4011
Ph:1300 378 387 F:
Australian Credit Licence Number 518268

Application Type

- Commercial
- Consumer

Client Name: _

Client Address: _

This is a Quote only that sets out important information about the services that we may provide you as your broker. There will be no cost to you from this Quote unless your application proceeds to settlement.

We are required to provide this Quote to you before we provide any credit assistance for your understanding of what we may do for you and may charge.

We provide "Credit Assistance" When we:

- 1 Suggest or assist you to apply for a Finance Lease or Credit Contract with a particular credit provider; or
- 2 Suggest you remain in a Finance Lease or Credit Contract with a credit provider: or
- 3 Suggest or assist you to apply for an increase to the credit limit of a Finance Lease or Credit Contract with a particular credit provider.

Scope of Services

You have requested that we provide you with credit assistance and other services set out below. Such as Finance, Insurance and/or warranty which we will quote as a service for FREE until you are happy to accept the quote and proceed.

The maximum amounts that are payable by you to us in relation to these services are as follows:

Services:

Maximum fee payable to the licensee (ECARZ Finance Pty Ltd), which can be financed with your contract can be: Up to Two Thousand Five Hundred dollars.

Average fee payable is Nine Hundred and Ninety Dollars, which can be added to the loan. Broker will advise exact cost of the fee payable upon approval of your application.

Maximum charges that may be payable by the licensee (ECARZ Finance Pty Ltd), to a referrer can be up to Fifty Percent if your application has been referred to ECARZ Finance via a referral agreement partner.

If you accept these terms, please sign and date this Quote where indicated and return it to us.

..... **SIGN HERE**
Signature

..... **SIGN HERE**
Signature

.....
Print Name

.....
Print Name

Date :
For and on behalf of ECARZ Finance Pty Ltd

Date :
For and on behalf of Client