

PRIVACY CONSENT

The eCarz Group incorporates eCarz Finance Pty Ltd (ABN 71 617 296 241), Credit Licence number 518268 & eCarz Pty Ltd (ABN 85 616 177 747), Credit Representative number 554970 (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 Bodies;

Equifax – www.equifax.com.au – 1300 762 207

Illion – www.illion.com.au – 13 23 33

Experian – www.experian.com.au 1300 783 684

You can obtain their Privacy Policy from their websites listed above.

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 Licence #389328
- Fintelligence Pty Ltd (ABN 80 625 017 174) Australian Credit Licence #511803
- FME Financial Services Pty Ltd (ABN 82 169 052 804) Australian Credit Licence #465860
- LMG Broker Services Pty Ltd (67 632 405 504) Australian Credit Licence #517192

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 6/35 Paringa Rd, Murarrie QLD 4172.

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 6/35 Paringa Rd, Murarrie QLD 4172.

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
Asset Rentals Group (Holdings) Ltd	45 637 141 998	www.arg.ltd
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
Banjo Loans	32 713 685 984	Banjoloans.com
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
Business Fuel (Cash Advance) Pty Ltd	90 135 483 626	Businessfuel.com.au
Capital Finance Australia Limited	23 069 663 136	capitalfinance.com.au
Car Start Pty Ltd	47 156 477 413	carstart.com.au
CFI Finance Pty Ltd	166 603 578	www.cfifinance.com.au
Commercial Equity Group Pty Ltd	67 009 509 077	commercialequity.com.au
Commonwealth Bank of Australia Pty Ltd	48 123 123 124	Commbank.com.au
Earlypay Ltd	88 098 952 277	Earlypay.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
Firstmac Limited	59 094 145 963	www.firstmac.com.au
Flex Fleet	51 081 785711	flexfleet.com.au
flexcommercial Pty Ltd	17 644 644 860	flexcommercial.com/au
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
Group & General Finance Pty Ltd	000 937 257	www.GroupAndGeneral.com
DynaMoney Limited	80 613 082 698	Dynamoney.com
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

Lender	ABN / ACN	WEBSITE ADDRESS
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 Services Pty Ltd	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
Multipli Pty Ltd	12 130 240 443	www.multipli.com
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
Prosopa	47 154 775 667	prosopa.com
Quest Finance Australia Pty Ltd	17 625 126 641	Quest.finance
Rapid Loans	54 103 660 546	rapidloans.com.au
Rentset Holdings Pty Ltd	96 660 339 300	Rentset.com.au
Resimac Asset Finance Pty Ltd	93 098 034 041	Resimacassetfinance.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
UME Loans	25 138 637 064	umeloans.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
YellowGate Group Pty Ltd	94 647 366 854	www.yellowgategroup.com.au

CREDIT QUOTE

eCarz Finance Pty Ltd
6/35 Paringa Rd
Murarrie QLD 4172
Ph:1300 378 387
ACL: 518268
ABN: 71 617 296 241

eCarz Pty Ltd
6/35 Paringa Rd
Murarrie QLD 4172
Ph:1300 378 387
ACR: 554970
ABN: 85 616 177 747

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 Pty Ltd & 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 Pty Ltd & eCarz Finance Pty Ltd), to a referrer can be up to Fifty Percent if your application has been referred to eCarz & 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.

Broker Acceptance

Broker:

Date:

For & on behalf of eCarz Finance Pty Ltd

Client Acceptance

Name:

Date:

eCarz Finance Pty Ltd
6/35 Paringa Rd Murarrie QLD 4172
Ph:1300 378 387
ACL: 518268 | ABN: 71 617 296 241

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6/35 Paringa Rd Murarrie QLD 4172
Ph:1300 378 387
ACR: 554970 | ABN: 85 616 177 747

What is a credit guide?

A Credit Guide sets out important information about the services that we provide as a licensee broker, any fees and commission payable to us, our responsible lending obligations and our internal and external dispute resolution procedures and how you can access them.

We are required to provide this Credit Guide to you as soon as practicable after it becomes apparent that we are likely to provide credit assistance to you.

What is credit assistance?

We provide credit assistance when we:

- Suggest or assist you to apply for a particular credit contract with a particular credit provider; or
- Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- Suggest you remain in a particular credit contract with a particular credit provider.

Which credit providers or Lessors do we utilise when providing credit assistance?

We source credit products from a limited number of banks, lenders and other credit providers. At present, we can write loans with the following banks, lenders and other credit providers, but we do use others:

- Pepper
- Finance One
- AMMF
- Latitude Financial
- Liberty Financial
- Plenti

How will I pay for the credit assistance provided?

The actual fee depends on the extent of work we need to undertake on your behalf but will not exceed Two Thousand, Five Hundred Dollars (Including GST). The actual amount will be confirmed in the credit proposal we present to you prior to your acceptance of the credit we have obtained. This fee will be payable at the time the funds are released by the credit provider. No fee is charged if you do not accept the credit proposal. We will provide you with a credit quote containing details of our fees and any payments made to us by credit providers before we provide you with credit assistance.

What information is required to receive credit assistance?

Before we provide you with credit assistance, we are required to complete a Preliminary Assessment. This preliminary assessment makes enquiries about:

- your requirements and objectives for seeking a credit product
- your financial and relevant personal situation; and
- your repayment capacity.

We may also request documentation in order to verify the information contained in the preliminary assessment, such as pay slips, letter of employment and bank statements.

What information is kept on my credit file and can I examine my file?

We maintain a record of your personal profile including details gathered as part of our preliminary assessment.

You are entitled to request a copy of our Preliminary Assessment, and we must give you a copy if requested. There is no charge for requesting or receiving a copy of the Preliminary Assessment:

- at any time during the first 2 years - we must provide it within 7 business days; or
- between 2 years and 7 years after it was conducted - we must provide it within 21 business days.

We are committed to implementing and promoting a privacy policy, which will ensure the privacy and security of your personal information.

Credit Representative: eCarz Pty Ltd

ACR: 554970

Email: info@eCarz.com.au

Australian Credit Licence Holder: eCarz Finance Pty Ltd

Australian Credit Licence Number: 518268

Are commissions, fees or other benefits paid to ECARZ PTY LTD & ECARZ FINANCE PTY LTD

Finance Pty Ltd by the credit provider?

When we provide you with credit assistance, we (or our directors, employees and authorised credit representatives) receive commissions from the credit providers involved. We may receive the following commissions when we provide credit assistance to you:

- Upfront Commission.
- Additional Commission depending on the total volume of business we place with the credit provider. We can provide, on request, a reasonable estimate of the commission, fees and benefits and how they are calculated.

Are commissions paid by ECARZ PTY LTD & ECARZ FINANCE PTY LTD to other parties?

We may pay a referral fee to people or organisations that refer clients to us who receive credit assistance from eCarz Pty Ltd & eCarz Finance Pty Ltd. All amounts paid to the referrer are from eCarz Pty Ltd & eCarz Finance Pty Ltd's share of the commission and benefits. You won't pay any additional amount if we pay a referral fee. A referral fee is only paid to the referrer by eCarz Pty Ltd & eCarz Finance Pty Ltd on settlement of a loan. We can provide, on request, a reasonable estimate of the commission and how it is calculated.

What is a suitability assessment?

By law, we must not provide you with credit assistance if the credit contract is unsuitable for you. If unsuitable, we cannot:

- Suggest or assist you to apply for a particular credit contract with a particular credit provider; or
- Suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- Suggest that you remain in your particular credit contract with your particular credit provider.

When is a credit contract or consumer lease unsuitable?

A credit contract or consumer lease will be unsuitable if:

- It is likely that you will be unable to comply with the financial obligations under the credit contract; or
- It is likely that you could only comply with the financial obligations with substantial hardship (such as having to sell your principal place of residence); or
- It is likely that the credit contract will not meet your stated requirements or objectives.

We want to ensure that the credit products you select with us are not unsuitable for your needs. Because of this, it is important that you openly and honestly discuss with us your requirements, objectives, preferences, financial situation and repayment capacity.

The aim is to completely resolve any issues you raise. If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with you can refer your complaint to an independent External Dispute Resolution Scheme. Your Representative belongs to the following external, independent dispute resolution scheme, which can be contacted as follows: If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

In writing to
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
Ph: 1800 931 678 (free call)
Email: info@afca.org.au
Web: www.afca.org.au

What should I do if I have a complaint about the Credit Licensee?

If you have a complaint or concern about the service provided to you by the licensee, please contact their Complaints Resolution Manager. As part of the Internal Dispute Resolution policy they will investigate the matter and endeavour to address it as quickly as possible. You can submit a complaint directly with the Credit Ombudsman Service on the above details.

Complaints Resolution Manager for eCarz Pty Ltd & eCarz Finance Pty Ltd
6/35 Paringa Rd Murarrie QLD 4172
P: 1300 378 387 F: E: info@ecarz.com.au