

PRIVACY DISCLOSURE STATEMENT & CONSENT

Overview

SME Consulting Group Pty Ltd T/as Equipped Commercial Finance ACN 662 478 408 / ABN 53 662 478 408, ('we', 'us', 'our') 75-85 O'Riordan Street, Alexandria NSW 2015 & SMEC Ventures 1 Pty Ltd ABN: 49 694 579 970 collects information about you for the purposes you agree to in this Privacy Disclosure Statement & Consent (**Consent**). When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting credit and personal information (**information**) about you, as applicable:

To source for you, or a company of which you are a director:

- Consumer credit for personal, household, domestic or residential investment purposes;
- Commercial credit for business purposes; or
- Other services stated in this Consent; or
- To support a guarantor application you will provide

As your broker, we require the information we collect from you to assess your credit, or guarantor application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information – Collection and Credit Reporting Body ('CRB') Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider.

We may:

- Disclose your identification information to a CRB, such as Equifax, if you wish to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application;
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain;
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers

As per of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to who we submit an application may disclose information about you to, and collect information about you from, one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy', or 'privacy disclosure statement and consent', and includes –

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness;
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB;
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information;
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws;
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider;
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud.

This deal will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider's website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you;
- Us to correct the information we hold if it is incorrect;
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email);
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening;
- The CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer by telephone on 0417 655 889 or email at admin@equippedcf.com.au. In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy contains further information about how you may access or seek correction of the personal information that we hold about you, how you can complain to us if you believe we have breached our obligations, and how we will deal with your complaint. It is available on our website at www.equippedcf.com.au or we will provide you with a copy if you ask us.

You can obtain a CRB we use, Equifax, at www.equifax.com.au.

Disclosure and Consent

By Signing the below, you agree we may:

1. Use your persona and credit information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director,
 - To source any finances you require
 - To source any insurances you require
As the law authorizes or requires;
2. Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonable necessary to obtain the finance and insurances you require;
3. Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
4. Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application or the application of a company of which you are a director, or your suitability as a guarantor;
5. Provide credit information about you to a guarantor, or prospective guarantor;
6. Provide you, or the company of which you are a director, with offers of information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
7. Disclose your personal and credit information to the extent permitted by law to other organizations that provide us with services, such as contactors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes our overseas providers in the USA, UK, Philippines, India, China, New Zealand, South Africa, Ireland, Singapore; and any other overseas providers listed under the schedule of credit providers. To obtain further details of overseas providers access the link to the credit providers website.

8. Disclose your personal information to any other organization that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree to consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial creditor your guarantor application, and/or assessing a credit application by a company of which you are a director;
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor;
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor;
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

A 'tick' in the box means you do not wish to receive marketing information from us

By placing a 'tick' in the box, you confirm that you have no criminal convictions, excluding traffic infringements.

By placing a 'tick' in the box, you confirm you have never been a discharged or an undischarged bankrupt

Authorisation

By signing the below, you validly appoint us as your agent to:

1. Obtain credit reporting information about your consumer and commercial credit worthiness from a CRB; and
2. Submit applications to a credit providers, lessors or insurance providers (as applicable) on your behalf, including without limitation by the disclosure of your information to that third party and receipt of documentation including in respect of privacy from that party on your behalf.

This authorization is valid for a period of 12 months from the date of execution and is limited to the actions/activities outlined in this document.

Applicant 1 or Company Director 1
Applicant or Director Signature:
Full Name:
Date:

Applicant 2 or Company Director 2
Applicant or Director Signature:
Full Name:
Date:

Guarantor 1
Guarantor Signature:
Full Name:
Date:

Guarantor 2
Guarantor Signature:
Full Name:
Date:

Schedule of Credit Providers

Name of Credit Provider & website	
Angle Finance www.anglefinance.com.au	Medfin www.medfin.com.au
Metro Finance / Metro CF Pty Ltd www.metrofin.com.au	Bank of QLD www.boq.com.au
Pepper www.pepper.com.au	La Trobe Financial www.latrobedfinancial.com.au
Flexi Commercial www.flexicommercial.com	Suncorp Bank www.suncorp.com.au
Dynamoney Limited www.dynamoney.com	ING www.ing.com.au
Scottish Pacific www.scotpac.com.au	Moneytech www.moneytech.com.au
Shift www.shift.com.au	Thinktank www.thinktank.com.au
Westpac Banking Corporation www.westpac.com.au	Branded Financial Services www.brandedfinancial.com.au
NAB www.nab.com.au	Maple Asset Finance Pty Ltd www.maplecommercial.com.au
Macquarie Bank www.macquarie.com.au	Group & General Finance www.groupandgeneral.com
ANZ www.anz.com.au	Resimac & Resimac Asset Finance www.resimac.com.au / www.resimacassetfinance.com.au
Bank of QLD www.boq.com.au	Marway Capital www.marway.com.au
Capital Finance www.capitalfinance.com.au	AMMF www.ammf.com.au
Commonwealth Bank of Australia www.cba.com.au	Morris Finance www.morrisfinance.com.au
Earlypay www.earlypay.com.au	Latitude Financial Services www.latitudefinancial.com.au
Firstmac www.firstmac.com.au	Westlawn Finance www.westlawn.com.au
Judo Bank www.judo.bank	Lumi www.lumi.com.au
Liberty Financial www.liberty.com.au	Finance One / Finance One Commercial www.financeone.com.au
Plenti www.plenti.com.au	CFI Finance www.cfifinance.com.au
Grenke www.grenke.com.au	Quest Finance www.questfinance.com.au
Now Finance Group Pty Ltd www.nowfinance.com.au	Commercial Equity Group www.commercialequity.com.au
Moula Money Pty Ltd / Moula Funding Pty Ltd www.moula.com.au	Selfco/ MyState Bank Limited (MyState) https://selfco.com.au/