PRIVACY POLICY, DISCLOSURE STATEMENT & CONSENT

Australian Executive Solutions Pty Ltd trading as Australian Asset & Lending Solutions
Effective 17 August 2026

COMMERCIAL FINANCE BROKER / INTRODUCER

AALS generally arranges and introduces commercial finance. AALS does not make the lender's credit decision and is not the credit provider unless expressly stated otherwise in writing.

QUICK CONTENTS

1. Who we are and scope of this policy
2. What personal information we may collect
3. How we collect personal information
4. Why we collect, use and disclose personal information
5. Who we may disclose personal information to
6. Commercial credit reports and guarantor credit checks
7. Cookies, analytics and online information
8. Direct marketing
9. Overseas disclosure and service providers
10. Security, storage and data breaches
11. Access and correction
12. Complaints
13. Electronic communications and signatures
14. Changes to this policy
15. Contact us

Website use

The policy sections below are suitable for publication on the AALS website. The final Application Consent page is designed for inclusion in finance applications and electronic signing workflows.

1. Who we are and scope of this policy

Australian Executive Solutions Pty Ltd trading as Australian Asset & Lending Solutions (AALS, we, us or our) provides commercial finance broking and introduction services to Australian businesses. We work with lenders, financiers, private funders and other funding providers to help applicants identify and pursue suitable commercial funding pathways.

AALS generally acts as a broker or introducer and is not the lender or credit provider. Lending decisions, product terms, rates, fees, conditions and credit reporting practices are determined by the relevant lender or funding provider unless AALS expressly states otherwise in writing.

This Privacy Policy, Disclosure Statement & Consent explains how AALS collects, holds, uses and discloses personal information when you use our website, contact us, are referred to us, submit an enquiry or finance application, provide supporting documents, act as a director or guarantor, or otherwise engage with our services.

We handle personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs) to the extent they apply to us. Where consumer credit reporting information is handled in connection with a commercial credit application or guarantee, Part IIIA of the Privacy Act and the Privacy (Credit Reporting) Code 2025 may also apply to the relevant credit provider, credit reporting body or other regulated recipient.

AALS primarily arranges business-purpose and commercial finance. If a proposed transaction is subject to consumer credit laws, additional notices, consents, disclosures or documents may be required and will be provided separately where applicable.

2. What personal information we may collect

The information we collect depends on the product, application and relationship involved. It may include:

- identity and contact details, including name, date of birth, residential and postal address, email address, telephone number and identification document details;

- business information, including business name, trading name, ABN, ACN, entity structure, industry, trading history, directors, shareholders, trustees, beneficiaries and related entities;
- finance application information, including the amount requested, purpose of finance, preferred structure, proposed term, asset or equipment details, supplier or vendor information and settlement requirements;
- financial information, including income, expenses, assets, liabilities, existing facilities, bank statements, financial statements, management accounts, tax returns, ATO information, cash-flow information and bank account details;
- property and security information, including ownership details, estimated values, mortgages, rates information, valuations, title-related information and information about proposed guarantors or security providers;
- credit-related and risk information, including information about commercial credit, consumer credit enquiries where lawfully obtained for a commercial credit or guarantee purpose, defaults, insolvency, court information, payment history and creditworthiness information;
- employment, professional adviser and reference information, including details of accountants, solicitors, brokers, referrers, dealers, suppliers, vendors and business references;
- documents and records provided in support of an application, including identification documents, contracts, invoices, purchase orders, quotes, leases, trust deeds and company documents;
- records of communications with us, including telephone notes, emails, SMS messages, application notes, complaints, consents and electronic signatures; and
- website and technical information, including IP address, browser type, device information, cookies, analytics data, referral source, pages viewed and other website interaction data.

We do not generally seek sensitive information. If sensitive information is reasonably necessary for a particular purpose, we will only collect it where permitted by law and, where required, with your consent.

3. How we collect personal information

Where reasonable and practicable, we collect personal information directly from you. This may occur when you complete an online form, submit an application, upload documents, sign an authority or consent, speak with us, send us an email or SMS, or otherwise interact with AALS.

We may also collect information from third parties where permitted by law and relevant to our services, including:

- lenders, financiers, private funders, credit providers and their service providers;
- credit reporting bodies, business credit information providers and identity verification providers, where access is lawful and any required consent has been obtained;
- accountants, solicitors, brokers, referrers, dealers, equipment suppliers, solar vendors and other parties involved in the proposed transaction;
- company, property, insolvency and other public or government registers;
- fraud prevention, verification, valuation and due diligence providers; and
- publicly available sources and professional or commercial databases.

If another person provides us with your personal information, we may use that information for the purpose for which it was provided and will take reasonable steps to ensure you are made aware of this policy where required. If you provide us with personal information about another individual, you should only do so where you are authorised to provide it and should make that person aware of this policy where reasonably practicable.

If we receive unsolicited personal information that we could not lawfully have collected or do not need, we will take reasonable steps to destroy or de-identify it where required.

4. Why we collect, use and disclose personal information

We collect, hold, use and disclose personal information where reasonably necessary for our business functions and commercial finance services, including to:

- respond to enquiries and understand your finance requirements;
- assess, structure, prepare, package, submit, progress and manage finance applications;
- identify lenders, financiers or funding providers that may be suitable for the proposed transaction;
- verify identity, business details, financial information, ownership, security, supplier details and supporting documents;
- obtain or facilitate valuations, credit assessments, due diligence, fraud checks and other application-related checks;
- communicate with applicants, directors, guarantors, referrers, lenders, vendors, dealers and professional advisers;
- obtain documents, signatures and information required for approval, documentation, settlement and post-settlement administration;
- manage our client, vendor, referral and lender relationships and maintain records of applications and transactions;
- manage complaints, disputes, quality assurance, audits, fraud prevention, security and internal administration;
- comply with applicable legal, regulatory, contractual, court, law-enforcement and lender requirements; and
- provide service updates and, where permitted, information about other AALS products or services that may be relevant to you.

If we cannot collect or verify information reasonably required for these purposes, we may be unable to assess your enquiry, submit or progress an application, identify an appropriate funding pathway, or provide some or all of our services.

5. Who we may disclose personal information to

We may disclose personal information where reasonably necessary for the purposes described above, including to:

- lenders, financiers, credit providers, private funders and potential funding providers;
- credit reporting bodies or business credit information providers where the disclosure or access is permitted by law and any required consent has been obtained;
- mortgage insurers, trade insurers, valuers, quantity surveyors, auditors, investigators and due diligence providers where relevant;
- dealers, suppliers, vendors, solar providers, equipment sellers, settlement agents and other transaction participants;
- accountants, solicitors, financial advisers, brokers, referrers and other professional advisers involved in the application;
- identity verification, fraud prevention, electronic signing, document management, CRM, cloud storage, hosting, communications, analytics and cyber-security providers;
- government agencies, regulators, courts, tribunals, law-enforcement bodies and external dispute resolution schemes where required or authorised; and
- a prospective purchaser, investor, assignee or successor if all or part of our business, assets or rights are sold, assigned, restructured or transferred, subject to appropriate confidentiality and legal requirements.

A third party that receives your information may have its own privacy policy and legal obligations. Where a lender or credit provider receives an application, its privacy policy, credit reporting policy and statement of notifiable matters may apply in addition to this policy.

6. Commercial credit reports and guarantor credit checks

AALS primarily assists with commercial and business-purpose finance. A commercial lender may still need to consider an individual director or guarantor's consumer credit report when assessing a commercial credit application or guarantee.

Under Australian credit reporting law, a credit provider may access an individual's consumer credit report to assess an application for commercial credit, or to assess whether to accept the individual as a guarantor, only where the individual has consented to that disclosure for the relevant purpose.

Where a credit report consent is required, AALS will obtain or facilitate an application-specific consent before the relevant lender or credit provider accesses that consumer credit report. The consent section at the end of the application version of this document is intended to support that process. AALS may provide evidence of your consent to the lender, credit provider, application platform or service provider involved in the transaction.

The relevant lender or credit provider may make a credit enquiry, and that enquiry may be recorded on your credit file. The lender or credit provider is responsible for its own credit reporting notices, including identifying the credit reporting bodies it uses and explaining your rights in relation to credit reporting information.

Unless AALS is itself legally entitled to do so in a particular transaction, AALS does not represent that it is a credit reporting body or that it reports repayment history or defaults to a credit reporting body.

7. Cookies, analytics and online information

Our website may use cookies and similar technologies to operate the site, remember preferences, understand website traffic, improve performance, detect security issues and measure marketing activity.

Cookies may be session-based or persistent. You can usually adjust your browser settings to block or delete cookies. Some website functions may not operate correctly if cookies are disabled.

We may use analytics, advertising or communication service providers that collect device and usage information. Where those providers handle personal information, their own privacy practices may also apply.

8. Direct marketing

Where permitted by law, we may use personal information to send you information about AALS services, finance options, updates or related opportunities that we reasonably believe may be relevant to you.

You can opt out of direct marketing at any time by using the unsubscribe function in an electronic communication or by contacting us. We will not charge you to opt out and will action valid opt-out requests within a reasonable period.

Marketing consent is separate from the consent needed to assess or progress a finance application. Choosing not to receive marketing will not, by itself, prevent AALS from processing a current application or sending communications that are necessary to administer that application or an existing transaction.

9. Overseas disclosure and service providers

Some of our technology, cloud, hosting, email, CRM, analytics, document, communications or professional service providers may store, process or access information outside Australia, or may use personnel located overseas.

The countries involved may vary depending on the provider and service in use at the relevant time. Where the Privacy Act requires us to do so, we will take reasonable steps before disclosing personal information overseas to ensure the recipient handles the information consistently with applicable Australian privacy obligations, unless an exception applies.

10. Security, storage and data breaches

We take reasonable steps to protect personal information from misuse, interference, loss and unauthorised access, modification or disclosure. Measures may include access controls, password and account security, secure cloud and document systems, staff confidentiality requirements, restricted access, vendor controls and other technical and organisational safeguards appropriate to the information we hold.

No method of transmitting or storing information is completely secure. If we become aware of a suspected data breach, we will assess and respond to it in accordance with applicable law, including the Notifiable Data Breaches scheme where it applies.

We retain personal information for as long as reasonably required for the purposes for which it was collected, to administer applications or transactions, to meet lender, contractual, legal, tax, audit, dispute or record-keeping requirements, or to protect our legal interests. When information is no longer required, we will take reasonable steps to destroy or de-identify it where required by law.

11. Access and correction

You may request access to personal information we hold about you and may ask us to correct information that is inaccurate, out of date, incomplete, irrelevant or misleading.

We may need to verify your identity before acting on a request. We may refuse or limit access where permitted by law and, where required, will explain the basis for doing so and the available complaint mechanisms.

If your request relates to credit reporting information held by a lender, credit provider or credit reporting body, you may also need to contact that organisation directly. AALS will provide reasonable assistance to identify the relevant organisation where we can.

12. Complaints

If you have a concern or complaint about how AALS has handled your personal information, please contact our Privacy Officer using the contact details below. We will acknowledge and investigate the complaint and aim to provide a response within a reasonable period.

If you are not satisfied with our response to a privacy complaint, you may be able to complain to the Office of the Australian Information Commissioner (OAIC). If the complaint relates to a finance service or credit activity, you may also have rights to use the relevant lender's dispute resolution process or, where the complaint is within jurisdiction, the Australian Financial Complaints Authority (AFCA). Not all commercial finance disputes fall within AFCA's jurisdiction.

13. Electronic communications and signatures

Where you elect to deal with us electronically, you agree that notices, consents, authorities, application documents and other communications may be provided and signed electronically, including through an electronic signature platform, web form, email, SMS link, stylus or other electronic method accepted by AALS or the relevant lender.

An electronic signature or affirmative electronic action may be relied on as evidence of your agreement and authority to the extent permitted by law. You should keep a copy of any document you sign or consent to electronically.

14. Changes to this policy

We may update this policy from time to time to reflect changes in our services, systems, providers, legal obligations or business practices. The current version will be published on our website and will show the date of the latest update.

A material change to this policy will not retrospectively expand a consent that was required to be current and specific at the time it was given. Where a new consent is legally required, we will seek it separately.

15. Contact us

Privacy Officer
Australian Asset & Lending Solutions (AALS)
Legal entity: Australian Executive Solutions Pty Ltd trading as Australian Asset & Lending Solutions
Email: john@australianassetandlendingsolutions.com.au
Email: admin@australianassetandlendingsolutions.com.au
Phone: 0451 411 183
Website: www.australianassetandlendingsolutions.com.au

Effective date: 17 August 2026

Application Privacy & Credit Consent

This consent page is intended for use with a current AALS commercial finance application. It should be read with the AALS Privacy Policy, Disclosure Statement & Consent. The application-specific consents below are separated so that optional marketing consent is not bundled with the consents reasonably required to assess and progress the finance application.

Applicant / Business	______________________________
Application reference	______________________________
Lender(s) / Provider(s), if known	______________________________

☐ **Privacy collection, use and disclosure authority**

I acknowledge that I have read or been given access to the AALS Privacy Policy, Disclosure Statement & Consent. I authorise AALS to collect, hold, use and disclose my personal information for the purpose of assessing, structuring, submitting, progressing and administering this commercial finance application, including disclosure to relevant lenders, financiers, private funders, service providers, transaction participants and professional advisers as described in the policy.

☐ **Commercial credit report / guarantor consent - where required**

For this application, I consent to the lender(s) or credit provider(s) to whom AALS submits my application, as notified to me in connection with this application, obtaining credit reporting information about me from a credit reporting body for the purpose of assessing an application for commercial credit or assessing whether to accept me as a guarantor, where permitted by the Privacy Act 1988 (Cth). I understand that a credit enquiry may be recorded on my credit file. I authorise AALS to provide evidence of this consent to the relevant lender, credit provider or application service provider.

☐ **Identity, verification and application checks**

I authorise AALS and the relevant lender or service provider to verify information supplied in connection with this application, including identity, business, financial, property, asset, supplier, fraud-prevention and other due diligence information, using lawful sources and service providers.

☐ **Electronic communications and signatures**

I agree to receive application-related communications and documents electronically and to use electronic signatures or electronic consent methods where offered. I understand I can request a copy of documents I have signed or consented to.

☐ **OPTIONAL - Marketing consent**

Optional marketing consent: I consent to AALS using my contact details to send me information about AALS products, finance options and related services. I understand I can withdraw this consent at any time and that declining or withdrawing marketing consent will not prevent AALS from administering a current finance application.

Applicant declaration

By signing below, I confirm that the information and consents I give are current for this application, that I have authority to provide the information supplied by me, and that I understand I may withdraw an optional consent for future use at any time. Withdrawal may affect AALS' ability to continue an application where the withdrawn consent is reasonably required to assess or administer it.

SIGNATORY 1	SIGNATORY 2 / GUARANTOR
Full name: ______________________________	**Full name:** ______________________________
Capacity (e.g. Director / Guarantor): ______________________________	**Capacity (e.g. Director / Guarantor):** ______________________________
Signature: ______________________________	**Signature:** ______________________________
Date: ______________________________	**Date:** ______________________________
Email / mobile: ______________________________	**Email / mobile:** ______________________________

Privacy enquiries: john@australianassetandlendingsolutions.com.au | admin@australianassetandlendingsolutions.com.au | 0451 411 183 | www.australianassetandlendingsolutions.com.au