

Andrews Financial Services

BJ Andrews Financial Services Pty Limited
Ph: 1300 367 778 Fx: 02 9457 7688
PO Box 171 Berowra Heights NSW 2082

ABN No: 52 063 990 447
e: finance@carsearch.com.au

ACL No: 393324

PRIVACY DISCLOSURE STATEMENT & CONSENT

Overview

BJ Andrews Financial Services Pty Ltd, ABN 52 063 990 447, ACL No: 393324 trading as Andrews Financial Services ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange consumer and/or commercial credit and personal information ('information') about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting 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 Privacy Disclosure Statement and Consent (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 Disclosure

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

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS') and/or a commercial credit reporting service ('Commercial CRS'), if you wish us to obtain a report on your behalf;
- Use any information a credit reporting service provides in its report to assist us to preliminarily assess your credit or guarantor application;
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your 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 part 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 1 at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more Consumer CRS or Commercial CRS.

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The website of each credit provider contains details of each Consumer CRS and Commercial CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses the website details will include the following specific information:

- That the CRS 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 the Service
- How you can obtain the credit provider's and/or the Service's policies about managing your 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 CRS not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud

This detail 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 website includes information on how to contact it 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)
- A Consumer CRS not to use your information for direct marketing assessment purposes, including pre-screening
- A credit reporting service to provide you with a copy of any information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on **1300 367 778** or email at finance@carsearch.com.au. In some cases an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy is available and we will provide you with a copy if you ask us.

Schedule 2 at the end of this document sets out the contact details for each credit reporting service.

Disclosure and Consent

By signing below, you agree we may:

- Use your 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 required
 - To source any insurances you require
 - As the law authorises or requires;

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- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- 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;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in Schedule 1 at the end of this document so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or 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;
- Disclose your information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us; and
- Disclose your information to any other organisation 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 and consent to, as appropriate:

- A Consumer CRS disclosing information to one or more credit providers specified in Schedule 1 at the end of this document for the purpose of assessing your application for consumer or commercial credit or 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 information (including information obtained by it from a Consumer CRS) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you

Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12 month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Authorisation

By signing this document, you authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

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APPLICANT 1 or DIRECTOR 1 [if signing on behalf of company applicant]		APPLICANT 2 or DIRECTOR 2 [if signing on behalf of company applicant]	
Applicant or Director Signature:		Applicant or Director Signature:	
Full Name:		Full Name:	
Date:		Date:	

GUARANTOR 1 [including director signing as guarantor]		GUARANTOR 2 [including director signing as guarantor]	
Guarantor Signature		Guarantor Signature	
Full Name:		Full Name:	
Date:		Date:	

<u>**PLEASE COMPLETE</u>	
1. Do you see any foreseeable changes to your circumstances that could affect this financing application?	Yes ☐ No ☐
2. Acknowledgement that you will have enough ongoing monthly cash flow to meet repayments.	Yes ☐ No ☐

SCHEDULE 1 CREDIT PROVIDERS

Affordable Car Loans	23 098 491 484	www.affordablecarloans.com.au
Australian Motorcycle and Marine Finance Pty Ltd	85 603 969 875	www.ammf.com.au
ANZ	11 005 357 522	www.anz.com
Automotive Financial Services	73 003 622 375	www.afs.com.au
Angle Finance	98 603 303 126	www.anglefinance.com.au
Azora Asset Finance Pty Limited	12 087 826 159	www.azora.com.au
BOQ Credit Pty Ltd	92 080 151 266	www.boq.com.au
BOQ Equipment Finance Limited	78 008 492 582	www.boq.com.au
Branded Financial Services Pty Ltd	27 004 013 334	www.brandedfinancial.com.au
Capital Finance Australia Limited	23 069 663 136	www.capitalfinance.com.au
Credit Corp Financial Services Pty Ltd T/as CarStart Finance	39 146 525 706	www.carstart.com.au/compliance/privacy
Equifax Pty Ltd	29 080 662 568	www.equifax.com.au/privacy
Fin One Pty Ltd t/as Finance One	80 139 719 903	www.finone.com.au
Finance One Commercial Pty Ltd	18 634 900 548	www.finone.com.au
Firstmac Limited	59 094 145 963	www.Firstmac.com.au
Flexicommercial Pty Ltd	17 644 644 860	www.flexicommercial.com/au/
Gedda Money	83 611 343 572	www.gedda.com.au
GRENKE PTY LTD	75 615 220 196	www.grenke.com.au
Group & General Finance Pty Ltd	87 000 903 257	www.groupandgeneral.com
Greenlight Auto Finance	39 131 507 474	www.greenlightauto.finance/legal/privacy-policy/
Grow Asset Finance Pty Ltd	80 613 082 698	www.growfinance.com.au

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Latitude Automotive Financial Services t/as	80 004 187 419	www.latitudefinancial.com.au
Latitude Financial Services		
Latitude Personal Finance Pty Ltd	54 008 443 810	www.latitudefinancial.com.au
Liberty Financial Pty Ltd	55 077 248 983	www.liberty.com.au
Lumi Financial Management Pty Limited	79 627 897643	www.lumi.com.au
Macquarie Leasing	46 008 583 542	www.macquarie.com.au
Maple Asset Finance Pty Ltd	92 672 353 103	www.maplecommercial.com.au
Metro Finance	44 600 674 093	www.metrofin.com.au
Metro CF Pty Ltd	85 650 102 891	www.metrofin.com.au
Money3 Corporation Ltd.	63 117 296 143	www.money3.com.au
Morris Finance Ltd	70 083 630 139	www.morrisfinance.com.au
Money Place Australia Pty Ltd	33 169 627 338	www.moneyplace.com.au
Moula Money	95 164 875 325	www.moula.com.au
Multipli Pty Ltd	12 130 240 443	www.multipli.com
Now Finance Group Pty Ltd	35 158 703 612	www.nowfinance.com.au
Pepper Money	55 094 317 665	www.pepper.com.au
Plenti Australia RE Limited	57 166 646 635	www.plenti.com.au
Prospa Advance Pty Ltd	47 154 775 667	www.prospa.com
R.A.C.V. Finance Limited	82 004 292 291	www.racv.com.au
Resimac Asset Finance Pty Ltd	93 098 034 041	www.resimacassetfinance.com.au
Secure Funding Pty Ltd	25 081 982 872	www.liberty.com.au
Shift Financial Pty Ltd	24 149 390 625	www.shift.com.au
Specialist Equipment Leasing Finance	58 099 591 616	www.selfco.com.au
Company Pty Limited t/as Selfco Leasing		
Society One Australia Pty Ltd	44 151 627 977	www.societyone.com.au
Thornmoney Pty Ltd	22 648 650 711	www.thorn.money
Westpac Banking Corporation Ltd	33 007 457 141	www.westpac.com.au
Wizr Finance Pty Ltd	39 119 503 221	www.wizr.com.au
A.C.N. 603 273 365 PTY LTD	40 603 273 365	www.dynamoney.com
Dynamoney Limited	80 613 082 698	www.dynamoney.com
COG Aggregation	99 124 319 857	www.cogaggregation.com.au