

## PRIVACY DISCLOSURE AND CONSENT

This statement explains how we, Independent Finance Group Pty Ltd T/as Independent Finance Group, ABN 79 144 080 026, Australian Credit Licence 389228 ('we', 'us', 'our') collect, use and disclose personal information, including, subject to your consent, any information collected through the Referrer. This statement applies to persons who, we provide credit assistance services. It also applies to persons put forward as guarantors in relation to such credit assistance. When you sign below, you agree we can collect, hold, use and exchange personal information about you for these purposes. Your personal information will not be disclosed other than as set out in this Privacy Disclosure and Consent form, unless we have your permission or we are permitted or required to by law.

### Referral Consent

If a Referrer is noted in the acknowledgement section on page 4, you consent to the Referrer giving us and any of our representatives, your name(s) and contact details, within 5 business days after the Referrer informs you of our ability to arrange a loan to finance the purchase of the Goods. You acknowledge that the Referrer has only informed you that we are able to provide you with credit assistance and has not discussed any particular credit product with you. You consent to us contacting you within 10 business days after we receive the referral. You confirm that the Referrer has not charged you a fee for the referral and that you have been informed of the Referrer receiving a commission or other benefit for or attributable to the referral as disclosed in the acknowledgement section on page 4.

### What is Personal Information?

'Personal Information' is information or an opinion about an identifiable person or a person who is reasonably identifiable. Common examples are an individual's name, signature, address, telephone number, date of birth and bank account details. The Personal

Information we may collect includes your personal information, contact information and credit information such as your credit history (including information about your past experiences with us and credit providers), the kinds of credit products you have had or sought, how you have managed your obligations, information contained in a credit report about you, and information about your credit worthiness based on a credit report about you.

### Collection of Personal Information

When we provide services to you, we collect personal information directly from you and from a variety of other sources

We may also collect sensitive information, such as health information as part of your application for insurance. If sensitive information is collected, we will ask you for your permission unless we are otherwise required or authorised by law to collect this information without your consent.

### Collection from other sources

You authorise us and or our financier partners on your behalf to make a request to access credit reporting information and credit eligibility information held by a credit reporting body. The main credit reporting bodies used by our financier partners are,

Equifax, you can contact them by telephone on 1300 762 207 or email at [subscriberassist.au@equifax.com](mailto:subscriberassist.au@equifax.com)

And

Illion, you can contact them by telephone on 13 23 33 or by visiting the Contact Us page on their website – [illion.com.au](http://illion.com.au)

In our capacity as your access seeker, you authorise us to obtain your consumer and or commercial credit report from a current Credit Reporting Body ('CRB') being Equifax, and you can contact them by telephone on 1300 762 207 or email at [subscriberassist.au@equifax.com](mailto:subscriberassist.au@equifax.com)

We may also collect Personal Information about you from your employers, landlords or other relevant bodies such as finance companies and banks.

### **Collection of Personal Information about others**

If you provide information to us about third parties, such as any guarantors or family members, you agree to notify them of that fact and the information in this Privacy Disclosure and Consent form.

### **Collection under the law**

We are also required by the *National Consumer Credit Protection Act 2009* to collect personal information about you to learn about and verify your financial situation. For those purposes, we may disclose personal information to a CRB. Credit providers may also rely upon us to collect personal information about you as required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

### **Purposes for which we collect information**

We collect, hold and use Personal Information to:

1. assess and verify your identity and your financial situation;
2. assess the credit risk and suitability of any person as a borrower or guarantor;
3. assess an application for finance and any related guarantee or insurance proposal;
4. where you apply for credit, provide Personal Information about you to a guarantor / applicant, or prospective guarantor / applicant;
5. exchange your Personal Information with a CRB on your behalf;
6. disclose your Personal Information to one or more credit provider(s) set out in the Schedule to arrange consumer credit or commercial credit;
7. disclose your Personal Information to an insurer(s) to arrange any insurance you wish to obtain;

8. obtain from, and disclose to, another third party such as your employer, information about you that is reasonably necessary to arrange for finance and / or insurance; and
9. any other activity related to the activities listed above.

If we cannot collect and use your Personal Information, or are unable to verify your identity, we may be unable to process the credit application or insurance application or assess whether the guarantor may be accepted.

### **Disclosure of your Personal Information**

We may disclose and exchange your Personal Information with credit providers, potential credit providers and the issuers of any insurance products who are the subject of an application. We may also disclose personal information to others to verify that it is correct (for example an employer), our related bodies corporate, assignees, agents, brokers, third party affiliates, partners, contractors and external advisers; organisations for verifying your identity; your agents, advisers, guardians or attorneys; law enforcement, regulatory and government bodies; anyone who introduces you to us; any person we consider necessary to execute your instructions; guarantors and persons with whom you make a joint application; any financial institution to or from which a payment is made in relation to your application; and debt collection agencies.

Your Personal Information, including your credit information, may be disclosed to personnel we engage to provide you with our services, including programmers who administer the platform we use and who are based in China in Wuxi Jiangsu Province. To the extent required by law, we will ensure such overseas recipients comply with the requirements of the Australian Privacy Principles.

### **Your right to access and correct your Personal Information**

Our Privacy Policy contains information about your rights to access your Personal

Information and seek correction of such information. Our Privacy Policy also contains information about how you may complain about a breach of the Australian Privacy Principles, or if you believe we have not complied with the Privacy Act 1988 (Cth) or the Privacy (credit reporting) Code 2024 (version 1.2). To access and seek correction of your Personal Information, or make a complaint about privacy, you can contact us at:

Phone: 1300855231

Email: luke@ifgroup.net.au

Mail: PO BOX 501, Leichhardt, NSW, 2040

### **Marketing**

We, our related companies and our selected business partners would like to provide you, or the company of which you are a director, with direct marketing information about the products and services we believe you will be interested in. You can opt-out of receiving direct marketing communications from us at any time.

***[ ] If you do not want to receive marketing information from us please tick this box.***

### **Electronic communications**

If you provide us with an email address or mobile phone number, you consent to us using these electronic addresses to send you all communications which can be lawfully provided electronically. Electronic addresses must be regularly checked for notices or other communications from us. You also consent to us using these details to send, or make available to you to access, notices and documents - for example, a credit guide from credit provider(s) or a financial services guide and product disclosure statement from any insurer. You are responsible for ensuring that

you maintain the appropriate software and hardware, to access, view, retrieve, print and save a copy of such documents.

We will no longer provide you with a hard-copy (i.e. electronic documents in paper form) unless we are legally obliged to do so. You must ensure that your email does not block our notices and communications. You must also ensure that your email address or mobile phone number remains current and we rely on you to notify us of any changes in those contact details. You should nominate an email address or mobile phone number which is only accessible by you, rather than, for example, one which is accessible by your work colleagues or family members. Your consent to electronic communication may be withdrawn at any time by notifying us via phone on 1300855231.

## ACKNOWLEDGMENT

By signing below, as Applicant, I acknowledge and

- **declare** that I have read and understood this Referral and Privacy Disclosure and Consent form;
- **consent** to the collection, use and disclosure of my credit related Personal Information in accordance with the CR code and this Privacy Disclosure and Consent form, including the disclosure of my Personal Information to credit reporting bodies and the collection of my Personal Information from the Referrer; and
- **declare** that, where I have provided Personal Information about another individual, I have the authority of that individual and they have been made aware of that fact and I have provided them with a copy of this Privacy Disclosure and Consent form.

Referrer:	
Goods:	
Commission or Other Benefit:	

*Please strike-out unnecessary signature boxes*

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

# Authorised Contacts (if any)	
Accountant:	Solicitor:

### SCHEDULE OF CREDIT PROVIDERS – Independent Finance Group

Credit Provider	ABN	Website
Affordable Car Loans Pty Ltd	23 098 491 484	<a href="http://www.affordablecarloans.com.au">www.affordablecarloans.com.au</a>
Alex Bank Pty Ltd	13 627 244 848	<a href="https://www.alex.bank/">https://www.alex.bank/</a>
Angle Finance	98 603 303 126	<a href="http://www.anglefinance.com.au">www.anglefinance.com.au</a>
ANZ	11 005 357 522	<a href="http://www.anz.com.au">www.anz.com.au</a>
Australian Motorcycle and Marine Finance Pty Ltd	85 603 969 875	<a href="http://www.ammf.com.au">www.ammf.com.au</a>
Australian Premier Finance	54 104 959 435	<a href="http://www.australianpremierfinance.com.au">www.australianpremierfinance.com.au</a>
Automotive Financial Services Pty Ltd	73 003 622 375	<a href="http://www.afs.com.au">www.afs.com.au</a>
Azora Asset Finance Pty Ltd	12 087 826 159	<a href="http://www.azorafinance.com">www.azorafinance.com</a>
BOQ Credit Pty Ltd	92 080 151 266	<a href="http://www.boq.com.au">www.boq.com.au</a>
BOQ Equipment Finance Limited	78 008 492 582	<a href="http://www.boq.com.au">www.boq.com.au</a>
Branded Financial Services Pty Ltd	27 004 013 334	<a href="https://www.brandedfinancial.com.au/">https://www.brandedfinancial.com.au/</a>
Capital Finance Australia Limited	23 069 663 136	<a href="http://www.capitalfinance.com.au">www.capitalfinance.com.au</a>
Commonwealth Bank of Australia	48 123 123 124	<a href="http://www.commbank.com.au">www.commbank.com.au</a>
Credit Corp Financial Services Pty Ltd T/as CarStart Finance	39 146 525 706	<a href="http://www.carstart.com.au/compliance/privacy">www.carstart.com.au/compliance/privacy</a>
Dynamoney Limited	80 613 082 698	<a href="https://www.dynamoney.com/">https://www.dynamoney.com/</a>
Finance One Commercial Pty Ltd	18 634 900 548	<a href="http://www.financeone.com.au/business-loans">www.financeone.com.au/business-loans</a>
Finance One Pty Ltd	80 139 719 903	<a href="http://www.financeone.com.au">www.financeone.com.au</a>
FirstMac	59 094 145 693	<a href="http://www.firstmac.com.au">www.firstmac.com.au</a>
Flexfleet Pty Ltd	51 081 785 711	<a href="http://www.flexfleet.com.au">www.flexfleet.com.au</a>
Flexicommercial Pty Ltd	17 644 644 860	<a href="http://www.flexicommercial.com">www.flexicommercial.com</a>
GC Leasing Melbourne Pty Ltd	75 615 220 196	<a href="https://www.grenke.com.au/">https://www.grenke.com.au/</a>
GC Leasing Sydney Pty Ltd	27 615 226 045	<a href="https://www.grenke.com.au/">https://www.grenke.com.au/</a>
Latitude Automotive Financial Services	80 004 187 419	<a href="http://www.latitudefinancial.com.au">www.latitudefinancial.com.au</a>
Latitude Personal Finance Pty Ltd	54 008 443 810	<a href="http://www.latitudefinancial.com.au">www.latitudefinancial.com.au</a>
Lumi Financial Management Pty Ltd	79 627 897 643	<a href="https://www.lumi.com.au/">https://www.lumi.com.au/</a>
Metro CF Pty Ltd	85 650 102 891	<a href="http://www.metrofin.com.au">www.metrofin.com.au</a>
Metro Finance	44 600 674 093	<a href="http://www.metrofin.com.au">www.metrofin.com.au</a>

Money Place Australia Pty Ltd	33 169 627 338	<a href="http://www.moneyplace.com.au">www.moneyplace.com.au</a>
Money3 Loans Pty Ltd	36 108 979 406	<a href="http://www.money3.com.au">www.money3.com.au</a>
MoneyMe Financial Group Pty Ltd	40 163 691 236	<a href="https://www.moneyme.com.au/privacy-consent">https://www.moneyme.com.au/privacy-consent</a>
Morris Finance Ltd	70 083 630 139	<a href="http://www.morrisfinance.com.au">www.morrisfinance.com.au</a>
Moula Money Pty Ltd	95 164 875 325	<a href="http://www.moula.com.au">www.moula.com.au</a>
MULTIPLI PTY. LIMITED	12 130 240 443	<a href="https://www.multipli.com">https://www.multipli.com</a>
Now Finance Group Pty Ltd	35 158 703 612	<a href="http://www.nowfinance.com.au">www.nowfinance.com.au</a>
Pepper Asset Finance Pty Ltd	56 165 183 317	<a href="http://www.pepper.com.au">www.pepper.com.au</a>
Plenti RE Limited	57 166 646 635	<a href="http://www.plenti.com.au">www.plenti.com.au</a>
Prospa Advance Pty Ltd	47 154 775 667	<a href="http://www.prospa.com">www.prospa.com</a>
Quest Finance Australia Pty Ltd	17 625 126 641	<a href="https://quest.finance/">https://quest.finance/</a>
R.A.C.V. Finance Limited	82 004 292 291	<a href="http://www.racv.com.au">www.racv.com.au</a>
Resimac Asset Finance Pty Ltd	93 098 034 041	<a href="http://www.resimacassetfinance.com.au">www.resimacassetfinance.com.au</a>
Secure Funding Pty Ltd	25 081 982 782	<a href="http://www.liberty.com.au">www.liberty.com.au</a>
Selfco a division of Auswide Bank Ltd	40 087 652 060	<a href="http://www.selfco.com.au">www.selfco.com.au</a>
Shift Financial Pty Ltd	24 149 390 625	<a href="http://www.shift.com.au">www.shift.com.au</a>
SocietyOne Australia Pty Ltd	44 151 627 977	<a href="http://www.societyone.com.au">www.societyone.com.au</a>
TruePillars Pty Ltd	36 603 933 508	<a href="http://www.truepillars.com">www.truepillars.com</a>
Westlawn Finance Limited	19 096 725 218	<a href="http://www.westlawn.com.au">www.westlawn.com.au</a>
Westpac Banking Corporation	33 007 457 141	<a href="http://www.westpac.com.au">www.westpac.com.au</a>
Wizr Finance Pty Ltd	39 119 503 221	<a href="http://www.wizr.com.au">www.wizr.com.au</a>