



C1 Finance

Privacy and Consent

Please complete and return if requested by C1 Finance.

If you have any questions, please contact C1 Finance on 1300 732 520.

Meaning of words: In this document:

- “we”, “us” and “our” refers to C1 Finance, ABN 95 113 695 453, Australian Credit License 386366, and also includes any credit provider that we act for as agent;
- “you” refers to the persons who are applying for credit from us or proposing to act as a guarantor, or who are directors of a company that is applying for credit from us;
- and words defined in the Privacy Act 1988 (Cth) have the same meaning.

Our contact details: You can contact us as follows:

- phone: 1300 732 520;
- email: info@centeronefinance.com.au.

Your acknowledgements and consents: By signing this document you acknowledge and agree to the statements in this document.

Why we collect personal information: We may collect personal information about you for the following purposes:

- to answer an enquiry from you;
- to provide you with the service you requested;
- to enable us to develop, administer and manage our services and businesses;
- to assess your application and manage your account with us;
- to engage a credit reporting body to conduct a credit and reference check;
- to assess your creditworthiness;
- billing purposes and collection of debts;
- statistical purposes;
- future promotional and marketing purposes including direct marketing purposes;
- for research purposes to better improve our website, products or services;
- any other customer support purposes;
- to notify credit providers of a default, by you, of your agreement with us;
- to deal with complaints; and
- to enforce our rights when you are in breach.

Collection required by law: Collection of some personal information about you may also be required or authorised by or under an Australian law.

These laws include:

- the Anti-Money Laundering and Counter-Terrorism Financing ACT 2006 (Cth), which requires us to collect personal information about you when verifying your identity;
- the National Consumer Credit Protection Act 2009 (Cth), which requires us to make inquiries about you when assessing an application for credit by you; and
- the Personal Property Securities Act 2009 (Cth), under which we may need to collect personal information about you to record a security interest on the Personal Property Securities Register.

If you do not provide personal information: The main consequences for you, if all or some of the personal information is not collected by us, are that we may not be able to provide services to you, or be able to provide them to the same standard. In the case of a credit application, we may not be able to make a decision whether to provide credit to you if you do not give us the information we request.

Collecting information about you from someone else: We may collect personal information about you from someone else, such as from but not limited to credit reporting bodies or credit providers or other people or organisations when we are assessing your credit application or collecting a debt you owe.

Disclosure of personal information: We usually disclose personal information of the kind collected by us to:

- related companies of ours;
- distributors and introducers of our products and services;
- credit reporting bodies;
- other credit providers and insurers;
- service providers including mail-houses, printers, call centres, marketing companies, and technology providers;
- government bodies;
- persons who act as your guarantor or who provide security for credit to you;
- debt collectors and assignees of your debts;
- a recognised external dispute resolution scheme of which we are a member; and
- our professional advisors, including our lawyers, auditors and accountants.

You agree that we may disclose personal information about you to these persons for the purposes for which we collect it where permitted by law, including the Privacy Act. You acknowledge that we may provide your personal information to these persons when required by law.

Credit reporting bodies: The credit reporting bodies that we are likely to disclose your personal information to are:

Equifax Advantage, PO Box 964 North Sydney NSW 2059, 1300 762 207, corrections@veda.com.au

Disclosure to us for commercial credit and guarantees: A credit reporting body may disclose credit reporting information about you to us if we request the information:

- to assess an application for commercial credit made by you to us;
- to collect overdue payments in relation to commercial credit provided by us to you;
- to assess whether to accept you as a guarantor in relation to credit provided by us to another person or credit for which an application has been made to us by another person.

Disclosure to us for permitted purpose: A credit reporting body may also disclose credit reporting information about you to us for a purpose permitted by the Privacy Act. This includes assessing an application for consumer credit by you.

Disclosure by us to other credit providers: We may disclose credit eligibility information about you to another credit provider with an Australian link for any of the following purposes:

- to assess an application for credit by you;
- to assess you becoming a guarantor;
- to assess your creditworthiness;
- to notify credit providers of a default by you of your agreement with us; or
- to advise credit providers of the status of your agreement with us, where you are in default with credit providers.

Disclosure by us to a guarantor or security provider: We may disclose credit eligibility information about you if we have provided credit to you or you have applied to us for credit, and the disclosure is to a person with an Australian link for the purpose of that person considering whether to offer to act as a guarantor or to offer property as security for the credit. We may also disclose this information to a person with an Australian link who is a guarantor in relation to credit provided by us to you, or who has provided property as security for such credit.

Personal information you give us about another person: If there is another person named in an application for credit, you may need to provide their personal information to us. You warrant that the other person has consented to the collection of their personal information by us for the reasons it is being collected.

Privacy policy: Our privacy policy has information about how you may access personal information about you that we hold and seek the correction of such information, and how you may complain about a breach of the Australian Privacy Principles or any registered privacy code that may bind us. Our privacy policy also explains how we will deal with such a complaint. You can get a copy of our privacy policy online at

www.centeronefinance.com.au/privacy-policy/. You can request us to provide you with a copy of the policy in hard copy.

Credit reporting policy: Our credit reporting policy includes information about credit reporting, including:

- the credit reporting bodies to which we are likely to disclose your credit information;
- how credit reporting information is used and your rights in relation to credit reporting information;
- information about how you can access credit eligibility information about you held by us;
- information about how you may seek the correction of credit information or credit eligibility information held by us; and
- how you may complain about a failure by us to comply with Part IIIA of the Privacy Act or the Credit Reporting Privacy Code, and
- how we will deal with such a complaint.

You can get a copy of our credit reporting information policy online at www.centeronefinance.com.au/privacy-policy/. You can request us to provide you with a copy of the policy in an alternative form such as a hard copy.

Direct marketing: You consent to receiving direct marketing communications from us, or if you do not want to receive them, please let C1 Finance agents know.

*By signing below I/We confirm that this application has been completed accurately and honestly and without any fraudulent information provided. I/We also confirm that this applies to any and all documentation supplied in relation to this application.

*I/we understand that if a broker or referrer fee is being charged (i.e. my broker invoice made out to me/us) then I/we have the choice of it to be financed into my/our loan and paid on my/our behalf, or paid up front by myself/ourselves. (If you do not advise C1 Finance of your choice the broker fee will be financed into your loan, and advice of this will be included in your contract documents.)

*I/we confirm that C1 Finance may contact my employer or landlord to confirm my position and work arrangement, and residence.

*I/we understand and allow C1 Finance, should I/we receive a loan, to note C1Finance as a current credit provider on my credit file that is held by a credit reporting agency. I/we further understand and allow that this listing will provide C1 Finance with information relating changes to my credit file, as supplied by the credit reporting agency, which include default listings of any nature, and changes to my personal details listed with the Credit Reporting Agency, for as long as I/we remain indebted to C1 Finance.

Applicant 1

Applicant 2

Signature:

Signature:

Name:

Name:

Date:

Date:

Please ensure you have also signed the previous page, and return it with the remaining document.