PRIVACY COLLECTION STATEMENT AND CONSENT FORM

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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 Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

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.

Collection from third party sources:

We may collect personal information from someone other than you, and you may not be aware of the collection, when it is not reasonable or practicable to collect it from you, and it is available from:

- publicly available sources like phone books
- other companies in our group that you may have dealt with
- third parties like our business partners, your authorised representative/s and our customers
- information brokers
- identity and fraud checking agencies
- credit agencies
- our websites and how you use them
- various parties listed under Disclosing personal information in our Privacy Policy

Collection under law:

We may be required to collect personal information where required by law

Why we collect and hold personal information:

- we may need to use it to operate our business and allow the operation of website and service
- we may need to provide it to other parties in connection with our business
- we may need it to comply with the law

The uses and disclosures we may make of personal information are detailed in our Privacy Policy.

Unavailability of personal information:

If we cannot collect the information we need about you, we may not be able to supply the service we offer.

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 if you wish us 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
- Disclose your credit information or personal information to the referral partner who we have a formal referral agreement with and where the referral originated

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 at the end of this document.

PRIVACY DISCLOSURE STATEMENT AND CONSENT

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, from one or more CRBs. The website of each credit provider contains details of how they collect, disclose and use your information, your key rights, and each CRB they deal with. 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 creditworthiness
- 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 detail will also be included by the credit provider in the privacy disclosure statement and consent document it will provide to you. Each credit provider 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. hard copy or email).

Access and correction:
Our privacy policy contains information about how you can access and seek correction of the personal information about you that we hold.

Complaints:

Disclosure and Consent:
By agreeing to our Privacy Policy, you agree we (or the Credit Providers listed in the Schedule) may:

- Make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB;
- Use your personal 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 required; To source any insurances you require; and As the law authorises or requires.
- Use electronic communications, such that: Paper-based documents may no longer be given; Electronic communications must be regularly checked for documents; Consent to the giving of documents by electronic communication may be withdrawn at any time; We may provide any or all information to you through electronic communication in accordance with the Electronic Transaction Act 1999 and the National Consumer Credit Protection Act 2009; and We may act on instructions you send us electronically, including but not limited to emails to the email address provided by us on our websites, or any other method of electronic communication permitted by law.
- Disclose to, and obtain from, any prospective credit provider, participant in the payments system, 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 to obtain the finance and insurances required;
- 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
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with o ers 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 personal and credit 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, securities and computer systems consultants or providers, so they can perform those services for us; Disclosure of your details by us (or a Credit Provider listed in the Schedule) to a CRB, including your name, address and date of birth, for the purpose of seeking and receiving an Electronic Identity Verification ("E-verification") assessment as to whether that personal information matches (in whole or in part) personal information held by that credit reporting body (including on any database of Politically Exposed Persons), in accordance with: The Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the AML/CTF Rules; The National Consumer Credit Protection Act 2009 (Cth), including the National Credit Code that comprises Schedule 1 to that Act; and Any other relevant act which requires us to conduct verification of customer identification.
- Disclose your personal 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.

PRIVACY DISCLOSURE STATEMENT AND CONSENT

You also agree and consent to, as appropriate:

Your information being referred on to one or more credit providers specified in the Schedule of Credit Providers below to assist with your application in the event we are unable to assist.
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 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 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; and
A Credit Provider specified in the Schedule collecting, using and disclosing your personal information in accordance with their privacy policy, which can be found on their website listed.

Recording of Verbal Communication
By agreeing to our privacy policy you are agreeing that that all verbal communications will be recorded for quality and training purposes. If you wish to not be recorded please notify us when you speak to one of our consultants.

Schedule of Credit Providers
(This list is subject to change without notice)
Credit Provider: Maple Asset Finance Pty Ltd | ABN 92 674 353 103
Website: www.maplecommercial.com.au
Credit Provider: Metro Finance Pty Ltd | ABN 44 600 674 093
Website: www.metrofin.com.au

Consent to exchange information By signing the main consent below, you confirm you are authorised to provide this information and consent to Just Lease It Aus Pty Ltd (ACN 687 575 006) using your personal information to check with the document issuer or official record holder via third party systems and services for the purpose of confirming your identity; and obtaining consumer credit information about you from a credit reporting body and using it for the purposes of assessing your eligibility for commercial credit offered by it.

SIGNATURE

NAME DATE