

UNITED FINANCIAL SERVICES- PRIVACY ACT CONSENT

United Financial Services Pty Limited A.B.N. 77 072 442 445 ("UFS") collects from me/us (being each of the Applicants and Guarantors whose signature appears below) and from other persons, personal information about me/us, for the purposes of:

- assessing the application for finance, the guarantee and any related insurance proposal;
- arranging finance and insurance; and
- credit and reference checking.

For the same purposes, UFS will use this information and disclose it to:

- one or more of the financiers used by UFS to arrange finance (including Automotive Financial Services Pty Ltd), all of whom are collectively referred to as "Credit Providers" in this Consent; and
- (where relevant) any business which provides information about the creditworthiness of persons ("Credit Reporting Agency"), suppliers of goods, mercantile agents, collection agencies, insurers, and to UFS's agents, contractors and external advisers and to my/our car or finance broker.

I/We agree that UFS may disclose my/our personal information to its related bodies corporate and to Automotive Financial Services Pty Ltd (together referred to as "the Related Companies") and that UFS and the Related Companies may use this personal information for product development and research and to inform me/us about products and services in the future. UFS and the Related Companies will not send me information about products and services if I/we send a written request to that effect to UFS at the address below.

I/We acknowledge that if we do not provide this information, UFS or the Credit Providers may not be able to process the application for finance.

I/We are able to gain access to the information held about me/us by UFS and the Related Companies, subject to exceptions stated in the *Privacy Act 1988* (Cth) ("the Privacy Act").

I/We agree that, if we supply UFS or the Credit Providers with personal information about any third party (such as a referee), I/we will inform that third party of this fact.

The Credit Providers collect and use personal information about me/us for the following purposes:

- assessing the application for finance, the guarantee or any related insurance proposal; and
- (if the application is accepted) providing finance and ancillary services (such as insurance) to the Applicant(s) and for the ongoing management of the finance, guarantees and ancillary services.

For those same purposes, and subject to the Privacy Act, I/we agree that the Credit Providers may do all the following now and in the future:

1. Collect and use commercial or consumer credit information about me/us from a Credit Reporting Agency.
2. Collect from and give to (i) any credit provider named in the application for finance or the information obtained under paragraph 1 above or (ii) any body which maintains a register of encumbered vehicles (such as *R.E.V.S.*), or (iii) a Credit Reporting Agency, any personal information about me/us, including any information about my/our creditworthiness, credit standing, credit history or credit capacity, the status of the finance and any default by me/us in accordance with the Privacy Act.
3. Collect from and give to any sources disclosed in the application for finance, personal information about me/us.
4. Give to any guarantor or proposed guarantor of the application for finance, any information about the finance (including personal information about me/us) now or at any time in the future.

5. Collect from and disclose personal information about me/us to the Credit Provider's agents, contractors, external advisers as well as to suppliers of goods, mercantile agents, collection agencies and insurers, and my/our car or finance broker.

The Credit Provider who provides me/us with finance may also seek my/our consent to other acts of collection, disclosure and use of personal information about me/us.

In this Consent, "personal information" has the same meaning as in the Privacy Act and includes sensitive information (eg health information).

The Guarantor(s) acknowledge that:

- the application for finance will be supported by their guarantee; and
- that they have read and understand the terms of the application for finance.

Declaration

I/We solemnly and sincerely declare that:

- (a) I am/We are not insolvent or an undischarged bankrupt;
- (b) The information given by me/us is true and correct;
- (c) The income and expenses declared represent an accurate assessment of my/our financial position;
- (d) I am/We are permanent resident(s) of Australia;
- (e) I am/We are over the age of 18 years; and
- (f) I/We have read and understood this Privacy Act Consent and agree to UFS, the Related Companies and the Credit Providers collecting, using and disclosing information (including personal information) about me/us in accordance with the provisions of this Consent.

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Signature of Applicant/Guarantor	Signature of Applicant/ Guarantor
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Print Name of Applicant/Guarantor	Print Name of Applicant/Guarantor
Date	Date.....

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Signature of Applicant/Guarantor	Signature of Applicant/ Guarantor
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Print Name of Applicant/Guarantor	Print Name of Applicant/Guarantor
Date.....	Date.....

Contact Details:

United Financial Services Pty. Limited –PO Box 3425, Rhodes Waterside, NSW, 2138
 Phone 02-9395 4222 Fax 02-9395 4299

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 Phone 1800 688 995