

Dinkum Loans Privacy Policy (Please read):

**PERSONAL AND CREDIT INFORMATION
PRIVACY ACT 1988 (AS AMENDED) AUTHORISATION/AGREEMENTS
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS AND MANAGE PERSONAL INFORMATION**

I/We appoint Dinkum Loans ABN 27 315 758 347 in association with Advantage Aussie Pty Ltd. ACN: 061 337 746 (Aussie Car Loans) and its associated entities, and any independent contractors it has appointed to assist in providing services to me/us ('Contractors') as our agents to arrange finance and/or insurance facilities as detailed in Section 5 hereof.

In this document:

- The term "finance" refers to any form of financial accommodation including, but not limited to, loans, leases and rentals or hiring.
- The term "agent" refers to Dinkum Loans and/or Aussie Car Loans and their respective associated entities and any independent contractors appointed to provide services to me/us.
- The term "insurance" refers to any form of insurance facility including, but not limited to, motor vehicle comprehensive, loan protection, equity protection ('gap'), fire, or mechanical breakdown warranty.

1. ACKNOWLEDGEMENT OF DISCLOSURE OF CREDIT INFORMATION TO A CREDIT REPORTING AGENCY

I/We agree that under Section 18E(8)(c) of the Privacy Act, a Credit Provider which Dinkum Loans and/or Aussie Car Loans and Contractors may approach in arranging my/our finance (hereinafter an 'Approached Credit Provider'), may give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E (1) of the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the Credit Provider is a current credit provider to me/us;
- Payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Certain cheques drawn by me/us which have been dishonored more than once;
- In specific circumstances, that in the opinion of the Credit Provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the Credit Provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that Credit4U and/or Aussie Car Loans and/or Contractors have informed me/us of the disclosure policy to a credit-reporting agency of information about me/us by Approached Credit Providers and so authorize such disclosures.

2. AGREEMENT / AUTHORITY FOR AN APPROACHED CREDIT PROVIDER TO PERFORM CERTAIN PERMITTED ACTIONS CONCERNING A FINANCE APPLICATION OR TRANSACTION

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, an Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business, which provides information about the commercial credit worthiness of persons.

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, an Approached Credit Provider may obtain from a credit-reporting agency a credit report containing personal credit information about me/us.

I/We agree that an Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application, and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements. I/We understand that this information can include any information about me/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

3. AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorize Credit4U and/or Aussie Car Loans and Contractors to obtain, on my/our behalf, a report about my/our consumer and commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a credit provider named in my/our application or referred to in such reports.

I/We also authorize Credit4U and/or Aussie Car Loans and Contractors to pass on the above-obtained reports to such Approached Credit Providers as are appropriate, for their consideration of this application.

4. COLLECTION AND MANAGEMENT OF PERSONAL INFORMATION

I/We acknowledge and agree that:

a) it is necessary for the agent to collect personal information regarding me/us from both ourselves and other parties, to enable the agent to apply, on my/our behalf, for the finance and insurance facilities requested. I/We understand that if I/we do not provide the information then the agent will not be able to seek the requested facilities from Approached Credit Providers and Insurers.

b) the information collected may be disclosed to, and used by, the agent, Approached Credit Providers and Insurers to the degree that each entity considers reasonable and necessary in consideration and arranging the requested facilities.

c) the agent, Contractors, Approached Credit Providers and Insurers may provide information collected as above to any parties (such as referees, employers etc) named in the application to the extent they deem necessary to assist in assessing and arranging the requested facilities.

d) the agent may retain the information obtained and, at its discretion, provide to me/us, from time to time information about the agent's services. The provision of this information may be by telephone, mail or electronic media (such as e-mail). IF SUCH INFORMATION IS NOT REQUIRED THEN I/WE UNDERSTAND THAT THIS PROVISION MAY BE CANCELLED BY DELETING AND INITIALLING THIS CLAUSE OR BY LATER ADVISING CREDIT4U and/or AUSSIE CAR LOANS QLD IN WRITING, AT Dinkum Loans P.O. Box 1471 Nerang Qld 4211 or Aussie Car Loans 68 Commercial Drive, Shailer Park Qld 4128.

e) the agent may disclose relevant parts of my/our personal information to third parties it engages, to assist in the provision of its services to me/us including mailing houses and IT contractors.

f) I/We can gain access to the personal information I/we have provided, or obtain more information on the agent's Privacy Policy, by contacting Credit4U and/or Aussie Car Loans at the addresses listed respectively, above.

5. FACILITIES SOUGHT

Purpose: To arrange Finance and/or Insurance Facilities

6. EXECUTION

I/We agree and acknowledge the terms of the document.

I/We also warrant that the personal information provided by me/us in our application is true and correct and understand that the agent will be relying on the integrity of same in seeking to arrange the facilities required.