



## PRIVACY DISCLOSURE STATEMENT & E-MAIL COMMUNICATION CONSENT

### OVERVIEW

This Privacy Disclosure Statement & E-mail Communication Consent is relevant to:

**COMPASS FINANCE AUSTRALIA PTY LTD**

ABN 47 658 067 942

**ACL - DO BUSINESS AUSTRALIA PTY LTD**

ABN 86 623 744 329 (ACL) # 525058

We collect information about you for the purposes you agree to in this Privacy Disclosure Statement and E-mail Communication Consent. When you sign below, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use, and exchange credit and personal information about you for those purposes.

### PRIVACY DISCLOSURE STATEMENT & E-MAIL COMMUNICATION 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 E-mail Communication Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, 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.

### YOUR INFORMATION — COLLECTION AND CREDIT REPORTING BODY (CRB)

('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 and in some cases obtain a credit report;
- 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; and
- Disclose your personal information to an aggregator to enable submission of your credit application to the credit provider.

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 is 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 1 at the end of this document.

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 each CRB with which it deals and other detail about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each CRB the website details will include the following specific information: That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness;

- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information 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; and
- 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 who approves your application 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. hardcopy or email).

## YOUR RIGHTS

You have the right to ask:

- Us to provide you with all the information we hold about you;
- Us to correct the information we hold if it is incorrect;
- Us for copies of our privacy policy and this document, in a form that suits you; (e.g., hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening; and
- The CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 1300 084 029 or email at 1300 88 77 54 in some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at [Privacy Policy - Compass Aggregation \(compassgroupaus.com.au\)](https://compassgroupaus.com.au/Privacy-Policy) or we will provide you with a copy if you ask us.

Schedule 2 at the end of this document sets out the contact details for each CRB service.

## DISCLOSURE AND CONSENT

By signing below, you agree we may:

- 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.
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Check your information with the document issuer, such as an employer or accountant or official record holder for the purpose of confirming your identity and information you have provided;
- 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 Schedule 1 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 offers 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, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes service providers located overseas. It is not practical to list every country in which recipients will be located, however it is likely to include, Germany, New Zealand, United Kingdom, Malaysia Philippines, Singapore, Malaysia, Vietnam & United States of America; and
- 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.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule 1 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; and
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.

**EXTENDED EFFECTIVENESS FOR COMMERCIAL CREDIT**

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

**ELECTRONIC COMMUNICATION CONSENT**

By signing the below, you acknowledge that:

- paper documents may no longer be given;
- you authorise us to provide you with documents, such as a Credit Guide, Quote for providing credit assistance, Credit Proposal Disclosure Document, this Privacy Disclosure Statement & E-mail Communication Consent and other information, by electronic communication to the e-mail address set out below (see the Authorisation section of this Privacy Disclosure Statement and E-mail Communication Consent);
- you agree to regularly check your e-mail address for documents we may have sent you by electronic communication; and
- consent to the provision of documents by electronic communication may be withdrawn at any time.
- You can cancel your consent to receive electronic communication at any time, by contacting us via e-mail at: [admin@compassgroupaus.com.au](mailto:admin@compassgroupaus.com.au) or by phone (02) 9287 3577.

**AUTHORISATION**

By signing the below you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to 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.

**SOUTH AUSTRALIA**

For specific finance transactions we may arrange for you, we will tell you details of the amounts we receive or pay or are likely to receive or pay, or if not known at the time, how these amounts are calculated and/or reasonable estimate of the amounts, as well as who pays and receives these amounts.

**APPOINTMENT TO ACT**

I hereby appoint Compass Finance Australia to act as my/our finance broker. This mandate confirms that Compass Finance Australia has been appointed to collect, collate, and prepare relevant documentation and forward to potential lenders and/ or financial intermediaries.

**EFFECTIVENESS FOR CONSUMER CREDIT**

This authorisation ceases when we undertake a task on behalf of the credit provider.

**APPLICANT / DIRECTOR / GUARANTOR SIGNATURE**

APPLICANT / DIRECTOR / GUARANTOR 1	
Signature	
Full Name	
Date	
E-mail address	

APPLICANT / DIRECTOR / GUARANTOR 1	
Signature	
Full Name	
Date	
E-mail address	

APPLICANT / DIRECTOR / GUARANTOR 1	
Signature	
Full Name	
Date	
E-mail address	

APPLICANT / DIRECTOR / GUARANTOR 1	
Signature	
Full Name	
Date	
E-mail address	

## SCHEDULE 1 - LENDERS

Name of Credit Providers	Websites	Name of Credit Providers	Websites
ACN 603 303 126 Pty Ltd t/as Angle Finance	<a href="http://www.anglefinance.com.au">www.anglefinance.com.au</a>	Money Place AFLS Ltd	<a href="http://www.moneyplace.com.au">www.moneyplace.com.au</a>
Alex Bank Pty Ltd	<a href="http://www.alex.bank">www.alex.bank</a>	Morris Finance Ltd	<a href="http://www.morrisfinance.com.au">www.morrisfinance.com.au</a>
ANZ Banking Group Pty Ltd	<a href="http://www.anz.com">www.anz.com</a>	Moula Money Pty Ltd	<a href="http://www.moula.com.au">www.moula.com.au</a>
Australian Motorcycle Marine Finance	<a href="http://www.ammf.com.au">www.ammf.com.au</a>	Thera TFS Pty Ltd	<a href="http://www.theraag.com.au">www.theraag.com.au</a>
Automotive Financial Services Pty	<a href="http://www.afs.com">www.afs.com</a>	National Australia Bank Limited	<a href="http://www.nab.com.au">www.nab.com.au</a>
Azora Asset Finance Pty Ltd	<a href="http://www.azorafinance.com.au">www.azorafinance.com.au</a>	Now Finance Group Pty Ltd	<a href="http://www.nowfinance.com.au">www.nowfinance.com.au</a>
Branded Financial Services Pty Ltd	<a href="http://www.brandedfinancial.com.au">www.brandedfinancial.com.au</a>	On Deck Capital Pty Limited	<a href="http://www.ondeck.com.au">www.ondeck.com.au</a>
BOQ Equipment Finance Limited	<a href="http://www.boq.com.au">www.boq.com.au</a>	Pepper Asset Finance Pty Ltd	<a href="http://www.pepperonline.com.au">www.pepperonline.com.au</a>
Capital Finance Australia Limited	<a href="http://www.capitalfinance.com.au">www.capitalfinance.com.au</a>	Plenti RE Limited	<a href="http://www.plenti.com.au">www.plenti.com.au</a>
Commonwealth Bank of Australia	<a href="http://www.commbank.com.au">www.commbank.com.au</a>	Prospra Advance Pty Ltd	<a href="http://www.prospra.com.au">www.prospra.com.au</a>
Earlypay Equipment	<a href="http://www.earlypay.com.au">www.earlypay.com.au</a>	Resimac Asset Finance Pty Ltd	<a href="http://www.resimacassetfinance.com.au">www.resimacassetfinance.com.au</a>
Firstmac Asset Funding (Commercial) Pty Ltd	<a href="http://www.firstmac.com.au">www.firstmac.com.au</a>	RACV Finance Limited	<a href="http://www.racv.com.au">www.racv.com.au</a>
Fin One Pty Ltd t/as Finance One	<a href="http://www.financeone.com.au">www.financeone.com.au</a>	Scottish Pacific Business Finance Pty Ltd	<a href="http://www.scottishpacific.com">www.scottishpacific.com</a>
Finance One Commercial Pty Ltd	<a href="http://www.financeone.com.au">www.financeone.com.au</a>	National Credit Insurance (Brokers) Pty Ltd	<a href="http://www.nci.com.au">www.nci.com.au</a>
flexicommercial Pty Ltd	<a href="http://www.flexicommercial.com/au">www.flexicommercial.com/au</a>	SocietyOne Australia Pty Ltd	<a href="http://www.societyone.com.au">www.societyone.com.au</a>
Get Capital Pty Limited t/as Shift	<a href="http://www.shift.com.au">www.shift.com.au</a>	Selfco Leasing	<a href="http://www.selfco.com.au">www.selfco.com.au</a>
Green Light Auto Group Pty Ltd	<a href="http://www.greenlightauto.finance">www.greenlightauto.finance</a>	Thorn Equipment Finance Pty Ltd	<a href="http://www.thornequipmentfinance.com.au">www.thornequipmentfinance.com.au</a>
Dynamoney	<a href="http://www.dynamoney.com">www.dynamoney.com</a>	Vestone Capital Pty Limited	<a href="https://vestonecapital.com/">https://vestonecapital.com/</a>
Judo Bank Pty Ltd	<a href="http://www.judo.bank">www.judo.bank</a>	Volkswagen Financial Services	<a href="http://www.vwfs.com.au">www.vwfs.com.au</a>
Latitude Financial Services Limited	<a href="http://www.latitudefinancial.com.au">www.latitudefinancial.com.au</a>	Westpac Banking Corporation	<a href="http://www.westpac.com.au">www.westpac.com.au</a>
Liberty Financial Pty Ltd	<a href="http://www.liberty.com.au">www.liberty.com.au</a>	WISR Finance Pty Ltd	<a href="http://www.wisr.com.au">www.wisr.com.au</a>
		Zip Business Australia Pty Ltd	<a href="https://business.zip.co">https://business.zip.co</a>
Metro Finance Pty Ltd	<a href="http://www.metro.com.au">www.metro.com.au</a>	Zwab Ventures Pty Ltd t/as	<a href="http://www.bizcap.com.au">www.bizcap.com.au</a>
MoneyMe Pty Ltd t/as Autopay	<a href="http://www.autopay.com.au">www.autopay.com.au</a>	Azora Personal Loans	<a href="http://www.azoradinance.com.au">www.azoradinance.com.au</a>
Moneytech	<a href="http://www.moneytech.com.au">www.moneytech.com.au</a>	Orix Australia Corporation Ltd	<a href="http://www.orix.com.au">www.orix.com.au</a>
Lumi Financial Management	<a href="http://www.lumi.com.au">www.lumi.com.au</a>	Territorial Lease & Mortgage Services Pty Ltd t/as AAA Money	<a href="http://www.aaafinancialgroup.com.au">www.aaafinancialgroup.com.au</a>
Aquamore Finance Pty Ltd	<a href="http://www.aquamore.com.au">www.aquamore.com.au</a>	Asset Rental Group	<a href="http://www.arg.ltd">www.arg.ltd</a>
Bizcap AU Pty Ltd	<a href="http://www.bizcap.com">www.bizcap.com</a>	Capify Australia Pty Limited	<a href="http://www.capify.com.au">www.capify.com.au</a>
Fundit Limited t/as Banjo	<a href="http://www.banjoloans.com.au">www.banjoloans.com.au</a>	Fundsec Pty Ltd	<a href="http://www.fundsec.com.au">www.fundsec.com.au</a>
Flexfleet Pty Ltd	<a href="http://www.flexfleet.com.au">www.flexfleet.com.au</a>	Arrowsmith Assets Pty Ltd	<a href="http://www.arrowsmithassets.com.au">www.arrowsmithassets.com.au</a>
Commercial Equity Group Pty Ltd	<a href="http://www.commercialequity.com.au">www.commercialequity.com.au</a>	Group & General Finance Pty Ltd	<a href="http://www.alto.com.au">www.alto.com.au</a>
		Prime Capital Pty Ltd	<a href="http://www.primecapital.com">www.primecapital.com</a>
GBS the Fund	<a href="http://www.gbsthfund.au">www.gbsthfund.au</a>	Money3 Loans Pty Ltd	<a href="http://www.money3.com.au">www.money3.com.au</a>
MBF Leasing Pty Ltd / Metrics Business Finance Pty Ltd	<a href="http://www.metricsbusinessfinance.com.au/privacy-policy/">www.metricsbusinessfinance.com.au/privacy-policy/</a>	Nova Cash Flow Finance	<a href="http://www.novacashflowfinance.com.au">www.novacashflowfinance.com.au</a>
Allied Retail Finance Pty Ltd / The Asset Financier	<a href="http://theassetfinancier.com.au/privacy-disclosure-statement.pdf">theassetfinancier.com.au/privacy-disclosure-statement.pdf</a>	Westlawn Finance Limited	<a href="http://westlawn.com.au">westlawn.com.au</a>
Credit Corp Financial Services Pty Ltd	<a href="http://www.carstart.com.au">www.carstart.com.au</a>	Quest Finance Australia	<a href="http://quest.finance">quest.finance</a>

Bennji Pty Ltd ABN 73 116 298 769	<a href="http://bennji.com.au">bennji.com.au</a>	Elevate Funding Pty Ltd	<a href="http://elevatefunding.com.au">elevatefunding.com.au</a>
Titan Capital Pty Ltd	<a href="http://titancapital.au">titancapital.au</a>		

### SCHEDULE 2 - CREDIT REPORTING BODIES (CRB)

Name	Telephone	Website / Email Address
Experian	(03) 8622 1600	<a href="http://www.experian.com.au">www.experian.com.au</a>
Illion	13 23 33	<a href="http://www.illion.com.au">www.illion.com.au</a>
Tasmanian Collection Service	(03) 6213 5555	<a href="http://www.tascol.com.au">www.tascol.com.au</a>
Equifax	1300 921 621	<a href="http://www.equifax.com.au">www.equifax.com.au</a>