

Car Loan City Online ABN 29 160 558 538 Credit Representative Number (the "credit representative" or "CLCO") of NORTH PARRAMATTA NSW 2151 acting on behalf of United financial services Pty Limited ABN 77 072 442 445 Australian Credit License 386927 of level 9, Rhodes Waterside 1 Rider Boulevard RHODES NSW 2138 (the "Licensee" or "UFS")

The recipient/s noted above collect from me/us (being each of the Applicants and Guarantors named in the application) 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, the recipient/s will use this information and disclose it to:

- one or more of the credit providers they use to arrange finance, 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, insurance product providers;
- their agents, contractors and external advisers;
- to my/our car or finance broker.

I/We agree that the recipient/s may disclose my/our personal information to their related bodies corporate and that they may use this personal information for product development and research and to inform me/us about products and services in the future. The recipient/s and their related bodies corporate will not send me information about products and services if I/we send a written request to that effect to them.

I/We acknowledge that if we do not provide this information the recipient/s 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 the recipient/s, subject to exceptions stated in the Privacy Act 1988 (Cth) ("the Privacy Act").

I/We agree that, if we supply the recipient/s 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) anybody which maintains a register of personal property securities (such as *PPSR*), 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, and external advisers as well as to suppliers of goods, mercantile agents, collection agencies and insurance product providers, and my/our car or finance broker.
6. Disclose to the recipient/s any credit decision made by the credit providers concerning my/our application for finance.

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).

HOW TO CONTACT US

Car Loan City Online ABN 29 160 558 538 of NORTH PARRAMATTA NSW 2151 Ph:02 9126 3334 Fax: 02 8072 1342 Mob: 0424 987 177 Email: enquiries@clconline.com.au ; and

United Financial Services Pty Ltd ABN 77 072 442 445 Australian credit licence 386927 ("UFS") of Level 9, Rhodes Waterside, 1 Rider Boulevard Rhodes NSW 2138
Phone: (02) 9395 4222 Fax: (02) 9395 4299 Email: enquiries@ufsnsw.com.au

Electronic Communications Consent

1. You consent to Car Loan City Online and United Financial Services Pty. Limited, or any other party associated with this loan application, communicating electronically with you. You nominate and authorise us to act on instructions we have received electronically. This consent and authority will apply to all communications permitted to take place electronically by law including but not limited to:
 - o notices and disclosure documents from us to you about your credit application;
 - o credit contract documents;
 - o variations to the credit contract; and
 - o notices from you to us.
- b. We will rely on this consent to communicate with you by:
 - o electronic mail ("e-mail") to the e-mail address that you have notified to us;
 - o making a notice available for you to access on our website;
 - o any other method of electronic communication; and/or
 - o ordinary mail to the address on our records. For example, we will send an email to your email address to give you our Credit Guide.
- b. By giving this consent, we are no longer required to send you notices or other documents in paper form.

- c. You must ensure that:
 - o you check your email regularly for notices and other communication from us;
 - o your email address remains current (or otherwise notified to us); and
 - o emails from us to your email address are not blocked.
- b. We rely on you to keep your nominated e-mail or physical (street) address details up-to-date and to notify us when they change.
- c. Providing you with electronic documents does not alter your obligations under any terms and conditions of a credit contract. You can print and save a copy of any notice or other document provided to you electronically. You are responsible for ensuring that you maintain the appropriate software and hardware, including printer, to access, view, retrieve, print and save a copy of such documents. To see and keep the information subject to this consent, you will need a web browser that meets our site security requirements. If you are a PC user, you will need Netscape Communicator/Navigator 4.06 (or higher) or Microsoft Internet Explorer 4.0 (or higher).
- d. Returning to Paper Communications. You can go back to receiving paper notices and other documents by calling us on (02) 8064 7792 or by notifying us in writing withdrawing this consent. If you decide to return to paper notices and other documents, you are asking to receive those documents on paper, delivered by post to your nominated street address.