

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

I/We appoint **ALL NATION FINANCE PTY LTD A.C.N. 136 430 405 ATF THE ANF UNIT TRUST TRADING AS "ALL NATION FINANCE", ACL 380210 ("All Nation Finance")**, Buick Holdings Pty Ltd A.C.N 094 424 674 ("Buick Holdings") and F & I Management Pty Ltd A.B.N. 58 074 537 036, ACL 378 293 ("F&I Management"), their associated entities, and any authorised credit representatives it has appointed to assist in providing services to me/us as my/our agents to arrange, and assist in the management of, 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, rentals or hiring.
- the term "insurance" refers to any form of insurance facility including, but not limited to, motor vehicle comprehensive, loan protection, equity protection ("gap"), title, or mechanical breakdown warranty.

If the purpose of the application is to arrange insurance facilities only, then sections 1, 2 and 3 will not apply.

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 "**ALL NATION FINANCE**", Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorised credit representatives appointed may approach in arranging my/our finance (hereinafter an "Approached Credit Provider"), may give 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;
- The finance provided to me/us by the Credit Provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that "**ALL NATION FINANCE**", Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorised credit representatives appointed have informed me/us of the disclosure policy to a credit reporting agency of information about me/us by Approached Credit Providers and so authorise 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 names 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 my/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.

I/We agree that an Approached Credit Provider may obtain information from my current and previous employers.

3. AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

For the purpose of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorise "**ALL NATION FINANCE**", Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorised credit representatives it has appointed 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 authorise "**ALL NATION FINANCE**", Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorised credit representatives it has appointed 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 **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd and their associated entities and any authorised credit representatives appointed to collect personal information regarding me/us from both ourselves and other parties, to enable **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorised credit representatives it has appointed 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 **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorised credit representatives appointed 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, **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorised credit representatives it has appointed, Approached Credit Providers and Insurers to the degree that each entity considers reasonable and necessary in considering and arranging the requested facilities.
- c) **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorised credit representatives appointed, 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) **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorised credit representatives it has appointed may retain the information obtained and, at its discretion, provide to me/us, from time to time information about **"ALL NATION FINANCE"** products and services. The provision of this 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 **"ALL NATION FINANCE"** IN WRITING, AT ITS ADDRESS of 10 Lancaster Road, Wangara, WA 6065.
- e) **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorized credit representative appointed 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) The appointment provided herein is an ongoing one and if an Approached Credit Provider or Insurer has, as a result of an application on my/our behalf by **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities or any authorised credit representatives appointed, provided facilities to me/us then that Credit Provider or Insurer is authorised to provide information to **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorised credit representatives appointed from time to time relating to the subsequent conduct of the facility.
- g) I/We can gain access to the personal information I/we have provided, or obtain more information on **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd, their associated entities and any authorized credit representatives Privacy Policy, by contacting **"ALL NATION FINANCE"**, Buick Holdings Pty Ltd and F & I Management Pty Ltd at the ADDRESS: 10 Lancaster Road, Wangara, WA 6065.

5. FACILITIES SOUGHT

Purpose: To arrange Finance and/or Insurance Facilities

Approximate Finance Amount: \$ _____

6. EXECUTION

I/We acknowledge that I/we have read and fully understand the contents of this document. I/We also warrant that the personal information provided by me/us in our application is true and correct and understand that **ALL NATION FINANCE PTY LTD A.C.N. 136 430 405 ATF THE ANF UNIT TRUST TRADING AS "ALL NATION FINANCE", ACL 380210** and F & I Management Pty Ltd, it's associated entities and any authorised credit representatives is has appointed will be relying on the integrity of same in seeking to arrange the facilities required.

I/We declare that I/we are not bankrupt



Full Name

Signature

Date



Full Name

Signature

Date

7. GUARANTOR PARTIES AGREEMENT

I/We agree that the Approached Credit Provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above-named Applicant Parties (Section 18K(1)(c)).

I/We also agree to "ALL NATION FINANCE", Buick Holdings Pty Ltd and F & I Management Pty Ltd, and their associated entities and any authorised credit representatives it has appointed, Approached

Credit Providers and Insurers collecting, retaining, disclosing and using my/our personal information to the degree and for the purposes described in paragraphs 4 and 5 above.

I/We understand that I/we can obtain access to the personal information I/we have provided as described in paragraph 4(f) above.

Guarantors Agreement:

Full Name	Signature	Date
_____	_____	_____

Full Name	Signature	Date
_____	_____	_____

FURTHER AUTHORISATION AND CONSENTS – THESE CLAUSES ARE ONLY OPERATIVE WHEN COMPLETED AND SIGNED BY ALL PARTIES

AUTHORISATION TO PROVIDE PERSONAL INFORMATION TO A THIRD PARTY

I/We agree that "ALL NATION FINANCE", Buick Holdings Pty Ltd and F & I Management Pty Ltd, and their associated entities and any authorised credit representatives appointed may also disclose to the undermentioned third party personal information which it has received about me/us relating to the progress and ultimate decision by the Approached Credit and/or Insurance Provider/s on my/our finance and/or Insurance application. Such information may include:

- The type of facilities which are being considered and/or offered by the Approached Credit and/or Insurance Providers
- The actual decision on the application/s by the Approached Credit and/or Insurance Providers.
- The reasons supporting any decisions made by the Approached Credit and/or Insurance Providers, including such personal information as may have been obtained by "ALL NATION FINANCE", Buick Holdings Pty Ltd and F & I Management Pty Ltd, and their associated entities, and any authorised credit representatives it has appointed and/or the Approached Credit and/or Insurance Providers that has, in the opinion of "ALL NATION FINANCE", Buick Holdings Pty Ltd and F & I Management Pty Ltd, and their associated entities and any authorised credit representatives appointed, had any influence on the decision made by the Providers.

In providing this authority, I/we acknowledge that "ALL NATION FINANCE", Buick Holdings Pty Ltd and F & I Management Pty Ltd, and their associated entities and any authorised credit representatives appointed have no control over the personal information once it is passed to the third party, and consequently cannot be held responsible or liable in any way for the use or misuse of the information by the third party.

The Third Party(s):

Name: _____ Address: _____

This consent extends to employees, servants and agents of the above-nominated Third Party.

Name: _____ Address: _____

This consent extends to employees, servants and agents of the above-nominated Third Party.

AGREED BY:

Full Name	Signature	Date
_____	_____	_____

Full Name	Signature	Date
_____	_____	_____



**AUTHORITY FOR AN AGENT TO OBTAIN AN INDIVIDUAL'S
CREDIT INFORMATION FILE HELD BY CREDIT REPORTING AGENCY
(PRIVACY ACT 1988 – AS AMENDED)**

I/We _____ (applicant name)

_____ (applicant name)

Authorise "ALL NATION FINANCE" to:

- Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency.

This authority only applied to enquiries made by All Nation Finance Pty Ltd in connection with:

- An application or proposed application, by me/us for credit
- My/our having sought advice in relation to existing credit



Signed: _____ Dated: ____ / ____ / ____



Signed: _____ Dated: ____ / ____ / ____

Contact Details:

All Nation Finance Pty Ltd A.C.N 136 430 405 as trustee for the ANF Unit Trust trading as "All Nation Finance" - Australian Credit Licence: 380210

10 Lancaster Road, WANGARA, WA 6065

Phone: 08- 9403 9437

Fax: 08- 9403 9438

Email: info@allnation.com.au

Privacy Disclosure Statement and Consent

I/We consent to you using personal, financial and credit information about me/us for the purpose of arranging or providing credit, insuring credit, and for direct marketing of products and services offered by you or any organisation you are affiliated with or represent.

The personal information provided by me/us will be held by you. I/We can obtain a copy of your Privacy Policy at www.afgonline.com.au. Your privacy policy contains information about how I may access or seek correction of my personal information, how you manage that information and your complaints process. If I/we do not provide the requested personal information you may be unable to assist in arranging finance or providing other services.

You may disclose personal information about me/us to the following types of entities, some of which may be located overseas:

- persons who provide credit or other products or services to us, or to whom an application has been made for those products or services;
- financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint;
- any person where you are required by law to do so;
- any of your associates, related entities or contractors (including printing/publication/ mailing houses, IT server providers, cloud storage providers, lawyers/accountants);
- our referees, such as our employers, to verify information we have provided;
- any person considering acquiring an interest in your business or assets;
- any organisation providing online verification of our identities.

Credit Information

I/We hereby authorise you to receive information from any lender about our credit affairs, and to provide any relevant real estate agent, lawyer, or conveyancer with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you as our agent to obtain our credit information from a credit reporting body on our behalf.

Receiving Information Electronically

I/We consent to receiving credit assistance documentation and loan application information electronically.

Full Name of Applicant 1	Signature of Applicant 1	Date
Full Name of Applicant 2	Signature of Applicant 2	Date
Full Name of Applicant 3	Signature of Applicant 3	Date
Full Name of Applicant 4	Signature of Applicant 4	Date
Name of Appointed Credit Service Providers Alan Dawson	Name and contact details of Appointed Credit Service Provider's Organisation (if applicable) All Nation Finance - 10 Lancaster Road, Wangara WA 6065 Phone: 08 9403 9437	