

**DECLARATION AND PRIVACY CONSENTS
BY APPLICANT****Authority for Esanda to collect, use and disclose personal information**

I authorise Esanda to collect my personal information to enable it to assess my application and, if it is approved, to provide me with the product or service for which I am applying. I understand that without this information Esanda may not be able to consider or approve my application.

Authority to disclose personal information

I acknowledge that subject to Esanda's general duty of confidentiality towards its customers, Esanda may need to disclose my personal information.

I authorise Esanda to disclose my personal information (including permitted identity details and information about my credit worthiness, history, standing or capacity) to:

- Any person who introduces me to Esanda;
- Any credit reporting or debt collections agency;
- A guarantor or intending guarantor of the proposed credit facility;
- My referee(s);
- Any contractor or service provider Esanda engages to provide or assist its functions and activities connected with my relationship with Esanda;
- Regulatory bodies, government agencies, law enforcement bodies or courts;
- Other parties Esanda is authorised or required by law to disclose information to (and other persons where I have consented to the disclosure);
- Any credit provider for any purpose I have agreed to;
- Other financial institutions;
- Insurers;
- My authorised agents or my executor administrator or my legal representative;
- An organisation, that is in an arrangement or alliance with Esanda for the purpose of promoting or using their respective products or services (and any agents used by that organisation in administering such an arrangement or alliance)

Esanda may only give my personal information to another credit provider:

- To assess my credit application;
- To assess my credit worthiness;
- To help me avoid a default on my obligations; or
- To tell a credit provider of any default I have made.

Authority to obtain certain Personal and Commercial Credit Information

- I authorise Esanda to obtain a credit report containing my personal information and use it in assessing this application.
- I authorise Esanda to obtain information about my commercial activities and commercial credit worthiness from any business which provides this type of information; and
- Use this information to assess my credit application.

Accessing personal information held by Esanda

I understand that I may access my personal information at any time by contacting Esanda on 13 23 73. Access will be granted in accordance with the Privacy Act 1988 for a reasonable fee. If any of my information is inaccurate, I may request that it be corrected.

Providing Esanda with personal information about other persons.

I undertake that if I give Esanda personal information about another person e.g. my referee, I will show them a copy of this document so they may understand the manner in which their personal information may be used or disclosed by Esanda in connection with my dealings with Esanda

Promotion of other products or services

If this application is approved, then unless I inform Esanda otherwise:

- Esanda may use my personal information to help promote its products or services or those of its related companies and alliance partners;
- Esanda may also disclose my personal information to its related companies or alliance partners in connection with that purpose:
 - To enable those related companies or alliance partners to decide if they want to tell me about a product or service;
 - Where these parties have agreed to only use the information for this purpose and where they have agreed to keep the information confidential and return it to Esanda (or destroy it) as soon as it has been used for this purpose.

Where I do not want Esanda to tell me about its products or services or those of its related companies or alliance partners, I may withdraw my consent by calling 13 23 73 and selecting option 4 between 8am to 8pm Monday to Friday and 9am to 5pm Saturday (EST).

Authority to share information

If I am or become a customer of Australia and New Zealand Banking Group (ANZ) I agree that ANZ and Esanda may give my personal / commercial information (including information about my credit worthiness, history, standing or capacity) to each other for the following purposes:

- To assess on a regular basis my credit worthiness, history and standing
- To validate personal information I have provided to Esanda
- To confirm there are sufficient funds in my nominated ANZ account before direct debiting my Esanda loan payment
- In the event of a default, assist in the location of the asset under finance.
- To enable Esanda to decide if it wants to tell me about a product or service

Collection of Sensitive Information

I acknowledge the collection of sensitive information is restricted by the Privacy Act and Esanda will not collect information about my ethnicity, political opinions, religious beliefs, sexual preferences or criminal record unless this is necessary to provide my product or service and I have consented to that collection.

Personal information

I understand and agree that the use and disclosure of my personal information applies to any personal information collected by Esanda in the course of my relationship with Esanda.

Applicant / Proprietor(s):

Signature: _____

Name: _____

Date: _____

Applicant / Proprietor(s):

Signature: _____

Name: _____

Date: _____

DECLARATION AND PRIVACY CONSENTS BY INTENDING GUARANTORS

Authority for Esanda to obtain and use a credit report

I authorise Esanda to obtain a credit report containing my personal information and use it in assessing whether to accept me as a guarantor of the credit applied for by the above applicant(s).

Authority to disclose certain personal and credit information

I authorise Esanda to give my personal information (including, information about my credit worthiness, history, standing or capacity) to:

- Any credit reporting agency
- Any contractor or service provider Esanda engages to provide services connected with my relationship with Esanda
- Any credit provider for any purpose I have agreed to

Esanda may only give my personal and credit information to another credit provider:

- To assess the credit application made above
- To assess my credit worthiness
- To help me avoid a default in my obligations or
- To tell a credit provider of any default I have made

Authority to share information

If I am or become a customer of Australia and New Zealand Banking Group (ANZ) I agree that ANZ and Esanda may give my personal / commercial information (including information about my credit worthiness, history, standing or capacity) to each other for the following purposes:

- To validate personal information I have provided to Esanda

Guarantor / Director 1:

Signature: _____

Name: _____

Date: _____

Guarantor / Director 2:

Signature: _____

Name: _____

Date: _____