



Commercial Equity Group Pty Ltd

Business & General Finance

Privacy Disclosure Statement and Consent

To be signed by all applicants and/or guarantors where parties are individuals. Applicant parties to a credit application should complete and give this acknowledgement to the below named credit provider for the purpose of the Privacy Act.

Commercial Equity Group Pty Ltd (ABN 67 009 509 077) (individually “we”, “us” and “our”) collects personal information about you for the purposes you agree to in this Privacy Disclosure and Consent. You agree we can, consistently with Australia’s privacy and credit reporting laws, collect, use and disclose personal information about you for those purposes.

We collect personal information about you: to determine whether we should provide a facility which includes the provision of commercial credit to you and, if we decide to provide it, to assist in the provision of the facility. This includes the assessment of the application, managing the account, recovering money and dealing with security you give; or to determine whether we should provide a facility which includes the provision of commercial credit to a company with which you are associated (for example as a director or shareholder) and to assist in the provision of the facility. If a guarantee may be given we are collecting the personal information to determine whether we should accept it and, when it is given, we collect the personal information to deal with or enforce our rights under the guarantee and any security which may be given to secure it.

The main consequence for you if all or some of the personal information is not collected by us is that we may be unable to process your (or the company’s) application, we may decide not to provide a facility or we may decide to restrict or end a facility.

We may collect personal information about you from someone other than you. The personal information could be collected from the company we have provided or may provide a facility to, CRBs, brokers and other introducers, and public registers.

We may disclose personal information to a CRB; government authorities and others as required or authorised by law; your broker or other introducer; our and your legal, financial and other adviser or representative; persons who provide a service to us; insurers and underwriters; financiers; a potential or existing guarantor; a person who owes a debt which we have purchased (or have a security interest in) in connection with a facility we provide and that person’s advisers; and a body corporate which is related to us. Generally, we do not disclose personal information to a person overseas although we may do so in some circumstances, such as if a guarantor or debtor is overseas. It is not practicable to specify the countries other than Australia in which the recipient could be located as this will largely depend on the persons with whom a contract is made.

If you request a copy in a particular form (for example, in hard copy) we will, free of charge, take reasonable steps to give you a copy in that form.

The privacy policy contains information about how you may access personal information about you which we hold and seek the correction of that information. The privacy policy also contains information about how you may complain about a breach of the Australian Privacy Principles or the Credit Reporting Privacy Code, and how we will deal with the complaint.

The privacy policy includes our policy about the management of credit information and credit eligibility information. It contains information about how you may access the credit eligibility information about you that we hold; how you may seek the correction of credit information or credit eligibility information about you that we hold; how you may complain about our failure to comply with Division 3 of Part IIIA to the Privacy Act or the Credit Reporting Privacy Code; and how we will deal with such a complaint. It also specifies whether we are likely to disclose credit information or credit eligibility information to entities that do not have an Australian link and, if relevant and practicable, the countries in which those entities are likely to be located.

The privacy policy includes information about credit reporting, including the CRBs to which we are likely to disclose your credit information, and has a section which is a statement of notifiable matters.

Our Privacy Policy is available at www.commercialequity.com.au If you request a copy of the statement in a particular form (for example in hard copy) we will, free of charge, take reasonable steps to give you a copy in that form. The key issues contained in that statement are the way a CRB can use the credit information; the disclosure which we can make to the CRB; how you can obtain our policy about the management of credit-related personal information and the CRB's policy about the management of credit-related personal information; your right to access information from us, to request that we correct information and make a complaint to us; your right to request CRBs not to use their credit reporting information for the purposes of pre-screening of direct marketing; and your right to request the CRB not to use or disclose credit reporting information about you if you believe, on reasonable grounds, that you have been, or are likely to be, a victim of fraud.

Consent

You consent to: us receiving, using and disclosing your personal information as outlined in this form and our privacy policy subject to the Privacy Act and the Credit Reporting Privacy Code; a CRB disclosing any credit reporting information, other than repayment history information and credit reporting information which is derived from repayment history information, to us, at our request, for a commercial credit related purpose; us collecting your personal information from someone other than you; us, if we have provided credit to you or you have applied to us for credit, disclosing credit eligibility information to a person for the purpose of that person considering whether to offer to act as a guarantor in relation to the credit or to offer property as security for the credit; us disclosing credit eligibility information about you to a person who is a guarantor in relation to credit provided by us to you or has provided property as security for that credit; us disclosing personal information about you to another credit provider so long as the information is either not about your activities in relation to consumer credit or is credit reporting information. You also consent to us obtaining information of that type from another credit provider.

The disclosure or obtaining must be for the purpose of assessing an application made by a person for commercial credit; you consent to us or any organisation we authorise using or disclosing information (other than sensitive information) about you for the purpose of direct marketing.

The Privacy Act imposes restrictions on that use, and you will, in particular, have an opt-out right; and us sending electronic messages to you. If you are not the person to whom we provide commercial credit you also consent, on behalf of that person, to us sending electronic messages to that person. Sub-clause 8.1 of Schedule 1 to the Privacy Act permits organisations to disclose personal information overseas if they take reasonable steps to ensure the recipient protects that information in a manner that is equivalent to the Australian Privacy Principles.

You consent to the disclosure of personal information (other than credit eligibility information) to a person (other than a CRB) who is not in Australia and agree that that sub-clause will not apply to that disclosure.

If you provide personal information to us about any other individual, you will ensure that all legal requirements for that provision have been satisfied.

Your consents and obligations continue until we have agreed to you revoking them.

Contact Details: We can be contacted by e-mail to admin@cegfinance.com.au or by phone 03 6334 1288

Acceptance: The person that accepts this Privacy Disclosure and Consent certifies, confirms and represents that each of the named individuals in the application has authorised him or her to do so on their behalf and he or she certifies that each of them are bound by this as if they have accepted.

Applicant 1

Applicant 2

Signature

Signature

Date

Date

Definitions

“CRB” means credit reporting body.

“You” means each person who accepts this Privacy Disclosure and Consent.

Words which are defined in the Privacy Act 1988 have the same meaning in this form.