

PRIVACY AND CREDIT INFORMATION
PRIVACY ACT AUTHORISATIONS/AGREEMENT

In compliance with the Commonwealth Privacy Act 1988, applicant parties to a finance application should complete and give this return to the below named introducer, broker, agent or finance provider for the purpose of the privacy act.

Name of Finance Provider: Basic Finance Pty Ltd (ABN: 37 108 820122) trading as Basic Finance ("BF"), and any ultimate funder / financier/authorized agents. In this loan application form, a reference to "you" means the Borrower.

1	Finance Provider has informed me that it may give certain personal information about me to a credit reporting agency. - [Section 18E(8)(C) Privacy Act 1988]
2	I/We agree that Finance Provider may obtain information about me/us from a business which provides information about the commercial credit worthiness of persons for the purpose of assessing my/our application for consumer credit. - [Section 18L(4) Privacy Act 1988]
3	I/We agree that Finance Provider may obtain a consumer credit report containing information about me from a credit reporting agency for the purpose of assessing my/our application for personal/commercial credit. - 18K(1)(b), Privacy Act 1988]
4	I/We agree that I may exchange information with those credit providers named in this application or named in a consumer credit report issued by a credit reporting agency for the following purposes: <ul style="list-style-type: none"> • To assess an application by me/us for credit. / To assess my/our credit worthiness. / To collect overdue payments. • To notify other credit provider of a default by me/us. / To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers. <p>I understand that this information can include about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988. - [Section 18N(1)(b) and 18N(1)(ga) Privacy Act 1988]</p>

DECLARATION

Important Notice to Applicant(s) For Credit [Section 18(E)] (Privacy Act 1988)

We may give your information to a credit reporting agency for the following purposes:

- To obtain a consumer credit report about you, and /or / to allow the credit reporting agency to create or maintain a credit or maintain a credit information file containing information about you.

Limitation of the information to apply:

- Identity particulars-your name, sex, address (and the previous two addresses), DOB, name of employer, and drivers Licence number. / Your application for credit or commercial credit – the fact that you have applied for credit and the amount. / The fact that the finance provider is a current credit provider to you. / Loan repayments which are overdue by more than 60 days, and for which debt collection action has started. / Advice that your loan repayments are no longer overdue in respect of any default that has been listed. / Information that, in the opinion of us, you have committed a serious credit infringement (that is, fraudulently or shown an intention not to comply with your credit obligations.) / Dishonour cheques - cheques drawn by you for \$100 or more which have been dishonoured more than once. / That finance provided to you by us has been paid or otherwise discharged. / Period to which this understanding applies.

The following information may be given before, during or after the provision of credit to you.

Statement by Applicant(s) For Credit

Please read carefully before signing. Where there is more than one applicant, each must sign.

I/we, hereby declare & agree that:

- a) Have read the above section entitled "Privacy Protection of Information" and the "Statement by Applicant for Credit" made below.
- b) This is an application only and the Finance Provider is not obliged to give me/us the loan and not necessary provide any reason.
- c) Information and documents of applicant(s) provided for loan application are non-returnable and will not be altered or deleted.
- d) The Finance Provider may retain the information obtained, and at its discretion, provide to me/us. From time to time, information about the Finance Provider's products and services. The provisions of this information may be by telephone, mail or electronic mail. If such information is not required, then I/we understanding that this provision may be cancelled by advising the Finance Provider in writing.
- e) Authorize the Finance Provider to contact any person to verify any information contained in this application.
- f) Further documents may also be requested after an initial assessment of the loan application.
- g) The Introducer act as an agent for the borrower(s) when referring loans to BF to fund, and are in no way acting as agent for Basic Finance.
- h) The Finance Provider / BF / the Agent may fill in any blanks in this application or any document relating to this application.
- i) The Finance Provider may authorize its agent to inquire or review my/our consumer and commercial credit status with the credit reporting agency (VEDA) at any time during the loan term, before my/our loan discharged, when re-loan(s), during the loan term for re-loan(s).
- j) This application is for predominantly investment and business purpose / household or domestic purposes, (*cross out as appropriate*).
- k) A facsimile copy or by email of this application including signatures / initials shall be considered as original and binding on all parties.
- l) I/We have a right to access the personal information held by BF by contacting the Privacy Officer on 1300792284. The particulars which have been completed in this form and state that these particulars are true and correct.

I/we acknowledge that I have provided truthful, correct and accurate information on this application form regarding my personal financial details. Any false or misleading information supplied in this application will cancel this application for credit and no other application will be accepted from that applicant.

- n) I/we understand that use of counterfeit document(s) and/or false information to obtain credit is a criminal offence.

The above conditions are accepted by the applicant(s) whose signature appears below:

Signature of Applicant-1:

Signature of Applicant-2:

Date of making this application: / /2011