

**FINANCE BROKING CONTRACT
PRIVACY AND CREDIT INFORMATION (Interim Authorisation)
PRIVACY ACT AUTHORISATIONS / AGREEMENTS
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS**

In compliance with the Commonwealth Privacy Act, applicant/s to a Finance Application are required to complete and give this Interim Authorisation to the Introducer / broker named below.

Name of Introducer

BERG FINANCIAL SERVICES - ABN 32 622 780 662

Name of Applicant/s

A. SECTIONS APPLICABLE TO APPLICANT/S

1. Acknowledgement of Disclosure of Credit Information to a Credit Reporting Agency

I/We acknowledge that Section 18E(8)(c) of the Privacy Act allows a Credit Provider/s which Berg Financial Services may approach in arranging my/our Finance (hereinafter the Approached Credit provider), to give a 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 any named 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
- Cheques drawn by me/us which have been dishonoured more than once
- In specified circumstances, that in the opinion of any named Credit Provider, I/we have committed a serious credit infringement
- That Finance provided to me/us by any named Credit Provider has been paid or otherwise discharged

By virtue of this declaration, I/we understand that Berg Financial Services has 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 by Applicant for 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, the Approached Credit provider may obtain a report about my/our Credit worthiness of persons [Section 18L(4)].

I/we agree that, if it is considered relevant in assessing my/our application for Commercial Credit, the Approached Credit Provider may obtain from a Credit Reporting Agency a Credit Report containing personal Credit information about me/us [Section 18K(1)(b)].

3. Authorisation to Act on Behalf of Individuals

For the purposes of arranging the Finance which is the subject of my/our application, I/we authorise Berg Financial Services to obtain a report about my/our consumer and/or commercial Credit worthiness from a Credit Reporting Agency or a Commercial Credit Reporting Business or from any Credit Provider named in said application or referred to in such reports [Section 18N(1)(ga)].

I/we also authorise Berg Financial Services to pass on the above obtained reports to such Credit Providers as are appropriate, for their consideration of the Application for Finance.

I/we also authorise Berg Financial Services to give to, and receive from, such parties as are necessary to the arranging of the Finance, such personal information about me/us which is necessary to such arrangement or subsequent management.

B. SECTION APPLICABLE TO GUARANTOR/S

4. 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 Applicant /s (named above) [Section 18K(1)(c)].

I/we further agree that the Approached Credit Provider may give to, and seek from, any Credit Providers named in the Finance Application and any Credit Providers that may be named in a Personal and/or Commercial Credit Report issued by a Credit reporting Agency or a Commercial Credit Reporting Agency, information about my/our Personal and/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.

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(continued)

C. SECTION APPLICABLE TO APPLICANT/S AND GUARANTOR/S

5. Acknowledgement by Applicant and/or Proposed Guarantor/s about the collection, recording and disclosure of personal information by Approached Credit Provider

I/we, the Applicant/s and/or proposed Guarantor/s, acknowledge that –

- a) during the course of assessing the application for Finance, the Approached Credit Provider will collect, record and securely store personal information about me/us
- b) some of the personal information collected may be obtained from third parties including Credit Reporting Agencies, other Credit Providers, Trade Suppliers and Public Records
- c) information about the identity, location and contact particulars of the Approached Credit Provider can be obtained from Berg Financial Services
- d) except in limited circumstances, I/we are able to access details of the personal information the Approached Credit Provider holds about me/us by sending a request, either via Berg Financial Services or directly to the Approached Credit Provider
- e) the information is being collected primarily so that the Approached Credit Provider can consider the Finance Application
- f) without the information sought being collected, an Approached Credit Provider will be unable to process the application for Finance
- g) subject to provisions of the Privacy Act, some of the personal information collected by the Approached Credit Provider may be disclosed to other parties but only so that the Approached Credit Provider can process the application for Finance. Disclosure to outside parties may also be made if it is required or authorised by law. The types of organisations to whom information might be disclosed include
 - i) a Credit Reporting Agency
 - ii) other Credit Providers
 - iii) supplier/s and/or insurer of the goods or security which are the subject of the Finance Application
 - iv) a solicitor or valuer engaged by the approached Credit Provider to act on its behalf

D. RISK MANAGEMENT

Death, Temporary or Permanent Disability or Loss of Income may have a devastating effect on you and/or your family if you do not have Insurance Protection. Berg Financial Services suggests that you review your current Insurance Policies to confirm satisfactory cover and can assist by referring you to the appropriate representatives.

- YES, I/we would be interested in making an appointment to discuss our Insurance Options
- NO, I/we acknowledge that the offer has been made to review our Insurance Cover, however, I/we have declined to do so at this time

E. PRIVACY ACT AUTHORISATION ACCEPTANCE

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| Applicant / Guarantor – Full Name (delete whichever is inapplicable) | Signature |
| Applicant / Guarantor – Full Name (delete whichever is inapplicable) | Signature |
| Applicant / Guarantor – Full Name (delete whichever is inapplicable) | Signature |

This Authorisation remains in force until the Finance Transaction is arranged, whereupon it will be replaced by an Authorisation/Agreement in favour of the Approached Credit Provider that provides the Finance covered by this application