

PRIVACY AND CONFIDENTIALITY STATEMENT

Important Notice To Applicant(s) For Credit (Section 18(E)(1) Privacy Act 1988)
Notice of disclosure of your credit information to a credit-reporting agency.
(Privacy Act 1988). and the Australian Privacy Principles (“**APP**”) found in
the *Privacy Amendment (Enhancing Privacy Protection) Act 2012* (Cth) in relation to
the handling of your personal information. It also describes how we will comply
with the credit reporting obligations contained in the Act and the Credit Reporting
Code as registered under section 26S(1) of the Act.

1. Collection and use of your personal information in your application apply only to VIP Cashflow’s collection and use of information about individuals (personal information). VIP Cashflow may collect your personal information if you are: • an individual applicant for this product (e.g. a sole trader); • a guarantor or intending guarantor; • a representative of an applicant for this product (e.g. a company director or officer) VIP Cashflow is collecting your personal information to enable it to assess this application and for the purposes described in the product terms and conditions. Without this information VIP Cashflow may not be able to consider or approve this application. Where you are a prospective guarantor, VIP Cashflow is also collecting your personal information to enable it to assess you as a guarantor for an application for credit. 2. Credit Reporting If you are an individual applicant or a director of an applicant, you agree that VIP Cashflow may collect information about your credit history and credit worthiness, including credit liabilities, repayments and defaults, from a credit reporting body (or a body that provides information on commercial activity and commercial credit worthiness) to assess this application and for the purposes of debt collection. VIP Cashflow may also disclose information about you to credit reporting bodies. If you are an intending guarantor, you also agree that VIP Cashflow may access information about your credit history and credit worthiness from a credit reporting body to assist us in assessing whether to accept you as a guarantor. Information about credit reporting, including the name and contact details of these credit reporting bodies, when VIP Cashflow may disclose your personal information to them to include in a report about your credit worthiness, and how you can request credit reporting bodies not use your information in certain circumstances, is available at www.vipcashflow.com.au . For a hard copy of this information, please call 1300736676. 3. Disclosure of your information This section applies to individuals and to applicants that are non-individuals (e.g companies). You agree that VIP Cashflow may disclose your information (which may include information about your credit history and credit worthiness obtained from a credit reporting body) to: • any agent, contractor or service provider VIP Cashflow engages to carry out or assist its functions and activities; • any related entity of VIP Cashflow; • any referee of the applicant; • an organisation that assists VIP Cashflow to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct); • another credit

VIP Cashflow Pty Ltd ABN 62104545539

Suite 1802, 45 Clarence Street, Sydney NSW 2000

T 1300 736 676 | **F** 1300 736 656 | **E** info@vipcashflow.com.au

provider to assess this application; • a guarantor or an intending guarantor, to enable that person to consider whether or not to act as a guarantor; and • any person who has offered, or is considering whether to offer, property as security for the credit product. VIP Cashflow may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in VIP Cashflow Privacy Policy and at www.vipcashflow.com.au. 4. VIP Cashflow's Privacy Policy also contains information about: • any laws that require or authorise VIP Cashflow to collect certain information from you; • the circumstances in which VIP Cashflow may collect your information from other sources (including from a third party); • how to access your information and seek correction of your information; and • how you can raise concerns that VIP Cashflow has breached the Privacy Act or an applicable Code and how VIP Cashflow will deal with these matters.

*We may disclose personal information to credit reporting bodies, in order to comply with our obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) (**AML/CTF obligations**). To comply with our AML/CTF obligations, we may disclose your:*

- *name;*
- *date of birth; and*
- *residential address*

to credit reporting bodies, in order to verify whether the personal information matches the identification information held by the credit reporting body. The credit reporting body may provide an assessment of whether the personal information about you matches (in whole or in part) the personal information held by the credit reporting body about you. We may, upon request, provide you with an alternative method of verification, however, any alternative verification method must also comply with the AML/CTF legislation. The alternative method of verification may include verification of physical documents in accordance with the AML/CTF legislation.

SIGNATURE AND DECLARATION

To be signed by all individual applicants, on behalf of all business applicants, by all directors/sole trader/partners of business applicants and by existing guarantors. My signature below evidences my understanding and consent to all matters set out in this application including the Privacy and Confidentiality Statement above. By signing below, I confirm that all information provided by me in and/or accompanying this application is true and is given in support of this application. Where the applicant is a company partnership or business, I declare I am a director/sole trader/partner of the business applicant and make this declaration on behalf of the applicant. I confirm that the business is solvent and can afford to repay the increased facilities sought. Where a statement of position is completed by me as director/sole trader/partner of the business applicant or guarantor of the applicant, I also make this declaration in my personal capacity and

VIP Cashflow Pty Ltd ABN 62104545539

Suite 1802, 45 Clarence Street, Sydney NSW 2000

T 1300 736 676 | F 1300 736 656 | E info@vipcashflow.com.au

declare that the details contained in my Personal Statement of Financial Position are true and correct. Where signed by two or more people, this declaration and consent is to be read as given by each individually. I acknowledge that VIP Cashflow reserves the right to ask for additional information to consider my loan and that VIP Cashflow may not be able to assess my application unless I provide any additional information requested by VIP Cashflow.

Please read carefully before signing. Where there is more than one applicant, each applicant must sign. 1. Giving information to a Credit Reporting Agency (Section 18E(8)(c) Privacy Act 1988) VIP Cashflow has informed me that it may give certain personal information about me to a credit-reporting agency. 2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988) I/we agree that VIP Cashflow 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 commercial credit. 3. Access to Consumer Credit Information (Section 18K(1)(b), Privacy Act 1988) I/we agree that VIP Cashflow may obtain a consumer credit report containing information about me from a credit-reporting agency for the purpose of assessing my/our application for commercial credit.

VIP Cashflow Pty Ltd ABN 62 104 545 539.

DECLARATION OF PURPOSE

I/We declare that the credit to be provided to me/us by VIP Cashflow pursuant to this Credit Application is to be applied wholly or predominantly for business purposes; or investment purposes other than investment in residential property (or for both purposes).

Signature: _____

Print Name: _____

Date: _____

Signature: _____

Print Name: _____

Date: _____

Signature: _____

Print Name: _____

Date: _____

Signature: _____

Print Name: _____

Date: _____