

PRIVACY CONSENT

Yes Approved Pty Ltd (ABN 64 655 225 264), as authorised credit representative (ACR #536226) of National Loans Pty Ltd (ABN 30 163 237 143), Australian Credit Licence #480781 (we ,us ,our) collects information about you for the purposes you agree to in this privacy disclosure statement and consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use, and exchange credit and personal information about you for those purposes.

Privacy and Disclosure Statement and Consent:

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a Director:
- Consumer credit for personal, household, domestic or residential investment purposes;
- Commercial credit for business purposes; or
- Other services stated in this Privacy Disclosure statement and Consent (Consent); or
- To support a guarantor application, you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

Your information – Collection and Credit Reporting Body ('CRB') Disclosure

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminary assess your consumer credit or guarantor application.
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain.
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

Credit Providers:

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, from one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit provider's websites as 'notifiable matters', 'privacy policy', 'credit reporting policy', or 'privacy disclosure statement and consent', and includes –

- That the CRB may include information and credit provider discloses about you to other credit providers to assess your credit worthiness.
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB.
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information.
- Your right to assess and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws.
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider.
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud.

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

CREDIT PROVIDER SCHEDULE

CREDIT PROVIDER	ABN or ACN	WEBSITE ADDRESS
Affordable Car Loans	23 098 491 484	www.affordablecarloans.com.au
Angle Finance	603 303 126	www.anglefinance.com.au
Australian and New Zealand Banking Group Ltd (ANZ)	11 005 357 522	www.anz.com
Australia Motorcycle and Marine Finance	85 603 969 875	www.ammf.com.au
Australian Premier Finance	54 104 959 435	www.australianpremierfinance.com.au
Automotive Financial Services Pty Limited	73 003 622 375	www.afs.com.au
Azora Asset Finance Pty Limited	087 826 159	www.azorafinance.com
Bank of Queensland Limited	32 009 656 740	www.boq.com.au
Branded Financial Services	27 004 013 334	www.brandedfinancial.com.au
Capital Finance Australia Limited	23 069 663 136	www.capitalfinance.com.au
Car Start Pty Ltd	47 156 477 413	www.carstart.com.au
Commonwealth Bank of Australia	48 123 123 124	www.commbank.com.au
Drive Finance	70 078 429 151	www.drivefinance.com.au
Evergreen Finance Company Pty Ltd	35 126 481 865	www.evergreenfinancecompany.com
Finance One	80 139 719 903	www.financeone.com.au
Finance One Commercial Pty Ltd	18 634 900 548	www.financeone.com.au
Firstmac Limited	094 145 963	www.firstmac.com.au
flexicommercial Pty Ltd	644 644 860	www.flexicommercial.com
Get Capital Pty Ltd	149 390 625	www.getcapital.com.au
Greenlight Auto Finance	39 131 507 474	https://greenlightauto.finance/legal/privacy-policy/
Group & General Finance Pty Ltd	87 000 937 257	www.groupandgeneral.com
Grow Finance Group Pty Ltd	80 613 082 698	www.growfinance.com.au
International Acceptance Group	93 098 034 041	www.theiagroup.com.au
Judo Bank Pty Ltd	11 615 995 581	www.judo.bank
Latitude Automotive Financial Services	80 004 187 419	www.latitudefinancial.com.au
Latitude Personal Finance Pty Ltd	54 008 443 810	www.latitudefinancial.com.au
Lumi Finance	75 627 897 625	www.lumi.com.au
Macquarie Leasing Pty LtdFinanc	46 008 583 542	www.macquarie.com.au
Miracle Car Finance Pty Ltd	73 121 367 226	www.miraclecarfinance.com.au

Metro Finance Pty Ltd	44 600 674 093	www.metrofin.com.au
MoneyMe Financial Group Pty Ltd t/as Auto Pay	40 163 691 236	www.autopay.com.au
Money 3 Loans Pty Ltd	108 979 406	www.money3.com.au
Morris Finance Ltd	70 083 630 139	www.morrisfinance.com.au
Moula	95 164 875 325	www.moula.com.au
Multipli	12 130 240 443	www.multipli.com.au
Pepper Money	55 094 317 665	www.pepper.com.au
Plenti RE Limited	571 666 466 35	www.plenti.com.au
Prospa	47 154 775 667	www.prospa.com
R.A.C.V Finance Limited	82 004 292 291	www.racv.com.au
Resimac Asset Finance Pty Limited	93 098 034 041	www.resimacassetfinance.com.au
Secure Funding Pty Ltd (Liberty)	25 081 982 872	www.liberty.com.au
Selfco Leasing	099 591 616	www.selfco.com.au
Silver Chef Rentals Pty Ltd	33 112 241 522	www.silverchef.com.au
Society One	151 627 977	www.societyone.com.au
St George Bank	33 007 457 141	www.stgeorge.com.au
Thorn Business Finance	63 008 454 439	www.thornbusinessfinance.com.au
TL Rentals Pty Ltd	071 702 264	www.tlrentals.com.au
UME Loans	25 138 637 064	www.umeloans.com.au
United Loan Solutions Pty Ltd	611 343 572	www.loanu.com.au
Westpac Banking Corporation	33 007 457 141	www.westpac.com.au
Wingate Consumer Finance (Now Finance)	158 703 612	www.nowfinance.com.au
VW Financial Services Pty Ltd	20 097 071 460	www.vwfs.com.au
Wisr Finance Pty Ltd	119 503 221	www.wisr.com.au

Your Rights:

- You have the right to ask us to provide you with all the information we hold about you.
- Us to correct the information we hold if it is incorrect.
- Us for copies of your privacy policy and this document, in a form that suits you (e.g. hardcopy or email).
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening.
- The CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy officer Matthew Shaw by telephone 1300 358 358 or email at info@nationalloans.com.au. In some cases, an administration fee may be charged to cover the cost of providing the information.

Our privacy policy is available on our website at www.nationalloans.com.au or we will provide you with a copy if you ask us.

You can contact the CRB by telephone on 13 8332 (Opening hours: Mon-Fri 8.30am-6pm EST), or via their website at www.equifax.com.au.

If you are unsatisfied with our response, or if your complaint remains unresolved, you may refer it to our external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA), which provides a free independent industry dispute resolution service. AFCA's contact details are:

Australian Financial Complaints Authority

- GPO Box 3
- Melbourne Victoria Australia 3001
- Phone: 1800 931 678
- Website: www.afca.org.au

Alternatively, you may refer the matter to the Office of the Australian Information Commissioner (the "OAIC"). The contact details for the OAIC are:

The Office of the Australian Information Commissioner

- GPO Box 5218
- Sydney NSW 2001
- Australia
- Phone: 1300 363 992
- Fax: 02 9284 9666
- Website: www.oaic.gov.au

Disclosure and Consent: Signing below you agree we may

Use your personal and credit information:

- To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director.
- To source any finances, you required.
- To source any insurances, you require.
- As the law authorises or requires.

Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;

Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you.

Schedule of credit provider below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor. A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director.

- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor.
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor.
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Authorisation:

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.