



PRIVACY DISCLOSURE STATEMENT & CONSENT & EMAIL COMMUNICATION CONSENT

Overview

Mike Wilson Financial Services Pty Ltd, trading as Wilson Finance Group ABN 30 103 243 661, Australian Credit Licence 386472, ('we', 'us', 'our') collect personal information about you for the purposes set out in this Privacy Disclosure Statement and Consent ('Consent'). When you sign below, you agree we can collect, hold, use and exchange personal information about you for these purposes. Your personal information will not be disclosed other than as set out in this Consent, unless we have your permission or we are permitted to do so by law. Please note that if expense splitting applies to your credit application then 'you' and 'yours' also includes 'Partner' unless stated otherwise.

What is Personal Information?

'Personal Information' is information or an opinion about an identifiable person or a person who is reasonably identifiable. The Personal Information we collect may include your personal details, contact information and your driving and insurance history. Credit information, such as your credit history (including information about your past experiences with us and credit providers, the kinds of credit products you have had or sought, how you have managed your obligations, information contained in a credit report about you, and information about your credit worthiness based on a credit report about you).

Personal Information of another person

1. Expense Splitting with Partner and Personal Information

If any consumer or commercial credit application involves Expense Splitting i.e. splitting variable or fixed expenses between you and your Partner to support a credit application, then your Partner may be required to sign a Partner Consent.

2. Other persons' Personal Information

If you provide us with Personal Information about another person, not your Partner where expense splitting applies such as a co-worker or guarantor, you acknowledge that you are authorised to do so and agree to inform the person that we have collected their Personal Information, and provide them with a copy of the Consent.

Why we collect your Personal Information

We collect, hold and use Personal Information to:

1. assess and verify your identity and your financial situation
2. assess your consumer or commercial credit application, including any proposed expense splitting with your partner or your suitability as a guarantor
3. provide Personal Information about you to a guarantor / applicant, or prospective guarantor / applicant
4. exchange your <but not your Partner's> Personal Information with a Credit Reporting Body ('CRB');
5. disclose your Personal Information to one or more credit provider(s) set out in the Schedule to arrange consumer credit or commercial credit;
6. disclose your Personal Information to an insurer(s) to arrange any insurance you wish to obtain; and
7. Obtain from, and disclose to, another third party such as your employer, a work colleague, information about you, the applicant(s) or guarantor(s), that is reasonably necessary to arrange for finance and / or insurance.

If we cannot collect and use your Personal Information, or are unable to verify your identity, we may be unable to process a credit application

Identity Verification & Financial Situation

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to identify you. We are also required by the *National Consumer Credit Protection Act 2009* to collect personal information about you to learn about and verify your financial situation. For those purposes, we may disclose personal information to a CRB.

If you do not wish for us to verify your identity in this way, please contact us so that we may identify you by other means.

Disclosures – General

We may disclose or exchange your Personal Information with potential credit providers and the issuer of any insurance products which are the subject of an application. We may also exchange Personal Information with others to verify that it is correct (for example an employer), our related body corporates, assignees, agents, contractors and external advisers; organisations for verifying your identity; your agents, advisers, guardians or attorneys; law enforcement, regulatory and government bodies; anyone who introduces you to us; any person we consider necessary to execute your instructions; guarantors and persons with whom you make a joint application; any financial institution to or from which a payment is made in relation to your application; and debt collection agencies. We will not disclose your Personal Information, including your credit information, to overseas recipients.

Exchanging personal information with Credit Reporting Bodies ('CRBs')

We, or a credit provider may exchange Personal Information with a CRB as follows:

- Disclose Personal Information (including name, residential address and date of birth) to a CRB to obtain a credit report on an applicant's or guarantor's behalf. In doing so we will be acting in our capacity as an access seeker;
- use any Personal Information a CRB provides in that report to assist us to preliminarily assess a credit application or a guarantor; and
- request a CRB provide us with an assessment of whether the Personal Information provided to us matches (in whole or part) the Personal Information contained in a credit information file, thereby verifying identity.

You should also be aware that by signing this Consent you agree

- to a CRB disclosing Personal Information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing an application for credit;
- where you are a prospective guarantor, a credit provider using that Personal Information to assess your suitability as a guarantor
- to a credit provider disclosing your Personal Information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor;
- to a credit provider disclosing to another credit provider, for a particular purpose, Personal Information it holds about you; and
- where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your Personal Information, in addition to the company's information collected as disclosed above.

Our current CRB is Equifax, and you can contact Equifax by telephone on 138332 or email at SubscriberAssist.au@equifax.com. Equifax's opening hours are Mon-Fri, 8.30am - 6pm EST.

Disclosures - Credit Providers

We may submit an application to one or more credit providers. Please refer to the Schedule in this document for the credit providers we use and their website addresses.

If a credit provider holds credit eligibility information a type of Personal Information, the credit provider, must, on request by an access seeker, such as yourself or a person authorised to act on your behalf, share that with the access seeker.

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

If you have any questions about any of our credit providers' privacy or credit reporting policies, you should visit their website. If your application proceeds with a particular credit provider, you will be asked again for your consent to collect and use your Personal Information by that credit provider.

Important Information

Our Privacy Policy and Credit Reporting Policy contains important information about how you can access and correct the Personal Information we hold (including credit eligibility information) and how you can make a complaint if you think we have not complied with the *Privacy Act 1988* (Cth) or the *Privacy (Credit Reporting) Code 2014 (Version 1.2)*.

Our policies, and those of the credit providers, contain other important information including:

- that CRBs may include the Personal Information we and your credit provider disclose 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, your credit provider may disclose that Personal Information to a CRB;
- how you can obtain our, the credit provider's and/or CRB's policies about managing your credit information;
- your right to access and/or correct Personal Information held about you and to complain about conduct that may breach the privacy and credit reporting laws;
- your right to request that a CRB not undertake pre-screening for purposes of direct marketing by a credit provider; and
- your rights to request that a CRB not release Personal Information about you if you believe you are or may become a victim of fraud.

Your rights

You have the right to ask:

- that we provide you with the Personal Information we hold about you;
- that we correct the Personal Information we hold if it is incorrect;
- for copies of our Privacy Policy, Credit Reporting 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; and
- the CRB to provide you with a copy of the information it holds about you.

To access and seek correction of your Personal Information, or make a complaint about privacy, you can contact our Privacy Officer as follows:

Phone: 0407 163 882

Email: info@wilsonfinancegroup.com.au

Address: Suite 32, Level 2, 8 Clunies Ross Ct Eight Mile Plains Qld 4113

For more information on our Privacy Policy and Credit Reporting Policy please visit www.wilsonfinancegroup.com.au or request a copy from a staff member.

In some cases an administration fee may be charged to cover our reasonable costs to provide information to you.

Marketing

We, our related companies and our selected business partners would like to provide you, or the company of which you are a director, with direct marketing information about the products and services we believe you will be interested in. You can opt-out of receiving direct marketing communications from us at any time.

If you do not want to receive marketing information from us please advise.

Electronic communications

If you provide us with an email address or mobile phone number, you consent to us using those details to send you, or make available to you to access, notices and documents - including a credit guide from credit provider(s) and a financial services guide and product disclosure statement from any insurer. You are responsible for ensuring that you maintain the appropriate software and hardware, to access, view, retrieve, print and save a copy of such documents.

This consent and authority will apply to all communications permitted to take place electronically by law. Paper documents may no longer be given, unless we are legally obliged to give you these in hard copy. Electronic addresses must be regularly checked for notices or other communications from us. Your email must not block our notices and communications. You must also ensure that your email address or mobile phone number remains current and we rely on you to notify us of any changes in those contact details. You should nominate an email address or mobile phone number which is only accessible by you, rather than, for example, one which is accessible by your work colleagues or family members. Your consent to electronic communication may be withdrawn at any time by notifying us via phone on 0407 163 882.

ACKNOWLEDGMENT

By signing below, as Applicant, I acknowledge and

- **declare** that I have read and understood this Privacy Disclosure Statement and Consent;
- **consent** to the collection , use and disclosure of my Personal Information in accordance with this Privacy Disclosure Statement and Consent, including the disclosure of my Personal Information to credit reporting bodies; and
- **declare** that, where I have provided Personal Information about another individual, I have the authority of that individual and they have been made aware of that fact and <I have provided them with a copy> of this Privacy Disclosure Statement and Consent.

Please *strike-out unnecessary signature boxes*

Applicant 1 or Director	Applicant 2 or Director
Signature:	Signature:
Name :	Name:
Date signed:	Date signed:
Guarantor 1	Guarantor 2
Signature:	Signature:
Name :	Name:
Date signed:	Date signed:

Authorised Contacts (if any)	
Introducing Dealer:	Accountant:

SCHEDULE OF CREDIT PROVIDERS

Credit Provider	ABN	Website
Affordable Car Loans	23 098 491 484	www.affordablecarloans.com.au
AMMF	85 603 696 875	www.ammf.com.au
Angle Finance	98 603 303 126	www.anglefinance.com.au
Allied Retail Finance t/as The Asset Financier	31 609 859 985	www.alliedcredit.com.au
Automotive Financial Services Pty Ltd	73 003 622 375	www.afs.com.au
Azora Asset Finance Pty Ltd	12 087 826 159	www.azorafinance.com
BOQ Credit Pty Ltd	92 080 151 266	www.boq.com.au
Alex Bank Pty Ltd	13 627 244 842	www.alex.bank
Branded Financial Services Pty Ltd	27 004 013 334	www.brandedfinancial.com.au
CBA Commercial Asset Finance	48 123 123 124	www.commbank.com.au
Capital Commercial Asset Finance	23 069 663 136	www.capitalfinance.com.au
Dynamoney Limited	80 613 082 698	www.dynamoney.com
Finance One Commercial Pty Ltd	18 634 900 548	www.finone.com.au/business-loans
Finance One Pty Ltd	80 139 719 903	www.financeone.com.au
FirstMac	59 094 145 963	www.firstmac.com.au/carloans
Flexicommercial Pty Ltd	17 644 644 860	www.flexicommercial.com
Gamma Duo Financial Services Pty Ltd	83 675 176 913	www.gammaduo.com.au
Get Capital	24 149 390 625	www.getcapital.com.au
Judo Bank Pty Ltd	11 615 995 581	www.judobank
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 Financial Management Pty Ltd	79 627 897 643	www.lumi.com.au
Rapid Loans Pty Ltd	54 103 660 546	www.rapidloans.com.au
Metro Finance	44 600 674 093	www.metrofin.com.au
Money3 Corporation Ltd	63 117 296 143	www.money3.com.au
Money Place Aust Pty Ltd	33 169 627 338	www.moneyplace.com.au
Money Me Financial Group Pty Ltd - Autopay	40 163 691 236	www.autopay.com.au
Morris Finance Ltd	70 083 630 139	www.morrisfinance.com.au
Moula Money Pty Ltd	95 164 875 325	www.moula.com.au
Now Finance Group Pty Ltd	35 158 703 612	www.nowfinance.com.au
Pepper Asset Finance Pty Ltd	56 165 183 317	www.pepper.com.au
Plenti RE Limited	57 166 646 635	www.plenti.com.au
Prospa Advance Pty Ltd	47 154 775 667	www.prospa.com
Resimac Group Ltd	55 095 034 003	www.resimac.com.au
Secure Funding Pty Ltd	25 081 982 872	www.liberty.com.au
Shift Financial Pty Ltd	24 149 390 625	www.shift.com.au
Society One Australia Pty Limited	44 151 627 977	www.societione.com.au
Specialist Equipment Leasing Finance Company Pty Ltd t/as SELFCO	58 099 591 616	www.selfco.com.au
True Pillars Pty Ltd	36 603 933 508	www.truepillars.com.au
Ume Loans	25 138 637 064	www.umeloans.com.au
Westlawn Finance Limited	19 096 725 218	www.westlawn.com.au
Westpac	33 007 457 141	www.westpac.com.au
Wizr Finance Pty Ltd	39 119 503 221	www.wizr.com.au