

PRIVACY CONSENT FORM – FINANCE

Evotec means Evotec P/L ABN 034 88 317 917 (a "Recipient").

In this document "Recipients" means Evotec and any of Evotec's business partners that require your information in order that we can provide our services.

The Privacy Act (Cth) 1988 regulates the way in which personal information about customers can be used.

Purpose of Collection and Use

Certain personal information is required to enable the Recipients to:

- assess your application for personal or commercial credit and/or credit worthiness and/or to become a guarantor,
- administer any credit facility which is subsequently provided by the Recipients including managing any account in connection with the credit facility, administering insurance claims, recovering any money owed to the Recipients, maintaining the value and protecting any assets provided as security for any obligations under the credit facility and for use in connection with the outsmarting of any of the Recipients' functions,
- assist you to avoid defaulting on your credit obligations,
- notifying other credit providers of any default by you; and identifying and sending you any information about the Recipients' other related products or services that may be of interest to you.

If you do not provide the Recipients with the personal information requested, then the Recipients will be unable to assess your application for personal or commercial credit or to become a guarantor.

The following tells you what information might be required and how the information might be used. **PLEASE READ THIS CAREFULLY.**

Disclosure of Personal Information

The types of organisations to which the Recipients usually disclose personal information include credit reporting agencies, government departments and authorities, insurers and underwriters, guarantors, agents, contractors, proposed assignees of the Recipients' assets and other third parties associated with the Recipients to enable the Recipients to carry out their functions, for example – mailing houses, debt collection agencies, mercantile agents, archive companies, valuers, call centre operators, solicitors, accountants, other funders, introducers and brokers.

You consent to the Recipients collecting your personal information and using it for the purposes outlined in this document including disclosing your personal information to each other and to the types of organisations set out above.

Disclosure of Credit Information to a Credit Reporting Agency

You authorise the Recipients to give a credit reporting agency certain personal information about you for the purposes of enabling the Recipients to obtain a consumer credit report about you and/or to allow the credit reporting agency to create or maintain a credit information file containing information about you. The information which the Recipients may disclose to the credit reporting agency is limited to:

- Your Identification (including your name, sex, address and the previous two addresses, date of birth, name of employer and driver's license number);
- The fact that credit has been applied for and the amount,
- The fact that the Recipients are a current credit provider to you,
- Details of payments which become overdue for more than 60 days and for which collection action has commenced,
- The fact that payments are no longer overdue,
- Details of cheques drawn by you which have been dishonoured more than once.
- The fact that, in the Recipients' opinion you have committed a serious credit infringement, and
- The fact that credit provided to you by the Recipients has been paid or discharged.

Authority to Obtain Credit Information

You authorise the Recipients to obtain from:

(a) a credit reporting agency a credit report containing personal or commercial information about you relation to personal or commercial credit provided to you,

(b) a business which provides information about the commercial credit worthiness of persons information about your commercial activities or commercial credit worthiness.

Authority to Exchange Credit Information with another Credit Provider

You authorise the Recipients to give to and obtain from other credit providers information about your credit worthiness, credit standing, credit history or credit capacity.

Authority to collect information from Evotec P/L

By signing below, you acknowledge and consent to Evotec disclosing to the other Recipients your current revenue spend with Evotec and the length of time that you have been a customer of Evotec, for the sole purpose of the Recipient using the information to assess your application for credit.

Authority to Disclose Certain Information to Joint Applicants

If your credit application or application to become a guarantor is declined due to adverse information on your personal credit file, you authorise the Recipients to notify each applicant for the credit that the application has been declined wholly or partly on information derived from a personal credit report relating to you.

Authority to Disclose Certain Information to Guarantors

You consent to the Recipients providing information about you to any person who proposes to guarantee your obligations to the Recipients for the purpose of allowing that person to assess whether to act as your guarantor and/or indemnifier. After the guarantee is given you consent to the Recipients providing information about you to the guarantor and/or indemnifier.

Guarantors Only: Authority to Obtain Information about a Guarantor

You authorise the Recipients to obtain from a credit reporting agency a credit report containing personal credit information about you to assess whether to accept you as a guarantor for the personal or commercial credit applied for by the applicant.

Authority to Give Opinions

You authorise the Recipients to give to or receive from another credit provider an opinion for purposes connected with your business trade or profession.

Other Acknowledgments and Consents

You confirm, where you first applied for credit orally, that the above consents were given at that time.

You consent to the Recipients exchanging information concerning your financial affairs with any person acting on your behalf including your agent, accountant, solicitor or broker.

You acknowledge that the Recipients may exchange information with government authorities as required or authorised by law including the Australian Taxation Office.

You agree that the Recipients may use your personal information for marketing purposes to tell you about other related services and products which could suit your needs. If you do not want this to happen please tell us.

You acknowledge that the above authorities and consents will continue until the credit facility provided is repaid in full and the credit facility terminated.

Your personal information may also be used to assist you to: a) subscribe to a Recipient's services; b) administer and manage services acquired from a Recipient, including charging, billing and collecting debts; c) inform you of ways the Recipient's services provided to you could be improved; d) research and develop a Recipient's services; e) gain an understanding of information and communication needs in order for a Recipient to provide you with a better service; and f) maintain and develop Recipient's business systems and infrastructure, including testing and upgrading of these systems.

Access and Correction

If you would like to know more about the personal information which the Recipients hold about you, the Recipients' personal information handling practices or to gain access to the personal information which the Recipients hold about you, please contact: Evotec P/L , PO BOX 75, St Peters NSW 2044.

Recipients will also provide you with a copy of this information for which a fee may be payable. You should let the Recipients know if you think any information which they hold about you is inaccurate so that they may correct it.

Full Name

Company Name

Title Owner/partner/

Guarantor Signature

Date