

PRIVACY AND CREDIT INFORMATION
PRIVACY ACT AUTHORISATIONS/AGREEMENTS
AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS
NATIONAL CREDIT ACT AMENDED
APP PRIVACY POLICY
DISCLOSURE STATEMENT & ACKNOWLEDGEMENT

In compliance with the National Credit Act, APP Privacy Policy, applicant parties to a finance application should complete and return this to the below-named introducer/broker for the purposes of the Privacy Act.

NAME OF INTRODUCER: ***Catalina Brokerage & Consultancy Services Pty Ltd ACN 088 342 330***
Australian Credit Licence No: 367769

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 which the approached introducer 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 the approached 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 dishonored more than once;
- In specified circumstances, that in the opinion of the approached credit provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the approached credit provider has been paid or
- Otherwise discharged.

By virtue of this declaration, I/we understand that the above-named introducer has informed me/us of the disclosure policy to a credit-reporting agency of information about me/us by Approached Credit Providers and so authorize such disclosures.

2. Agreement/Authority 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 commercial activities or commercial credit worthiness from a business, which provides information about the commercial 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)).

I/We agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangement for the purpose of assessing my/our finance application or collecting any overdues; 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 (Section 18N(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, the details of which appear below, I/we authorise that above-named introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business (Section 18H (3)) or from a credit provider named in this application or referred to in such reports (Section 18N (1) (ga)).

I/We also authorise the above-named introducer to pass on the above obtained reports to such credit providers as are appropriate, for their consideration of this application.

I/We also authorise the above-named introducer to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangements.

4. Authority to Give Information to my/our Agent/s

I/We authorise Catalina Brokerage & Consultancy Services Pty Ltd to give to and/or receive from you any record or personal information about me/us in connection with the processing and accepting of any application to you for and/or the subsequent management of the credit provided.

I/We acknowledge that Catalina Brokerage & Consultancy Services Pty Ltd may exchange the information with the following types of entities, some of which maybe located overseas.

- Persons who provide finance or other products to you, or to whom an application has been made for those products.
- Financial consultants, accountants, lawyers and advisors.
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding their services.
- Any person where we are required by law to do so.
- Any of their associates, related entities or contractors.
- Our references, such as our employer, to verify information we provided.
- Any person considering acquiring an interest in their business or assets.
- Any organization providing online verification of our identity.

Catalina Brokerage & Consultancy Services Pty Ltd acknowledges and confirms we may gain access to the personal information that they hold by contacting them.

I/We acknowledge that each of the above authorities remains a continuing authority and, until cancelled in writing by me/us, applies in relation to all credit provided or to be provided by you me/us.

5. Fee Disclosure

I/We acknowledge that Catalina Brokerage & Consultancy Services Pty Ltd has disclosed that the company receives various upfront and trailer commissions from financial institutions and other financial planning referrals. Actual amounts are to be disclosed in Statement of Credit Advice issued on finance conditional approval. No commissions are paid to Catalina Finance & Consulting for referrals to other professionals including accountants, solicitor or selling agents.

6. Clients Acknowledgement and Authority to proceed

I/We acknowledge that I/We have:

- Have received and perused a copy of the Finance Services Credit Guide and Catalina Brokerage & Consultancy Services Pty Ltd "Privacy Policy" prior to signing this document.
- Received a copy of the Licensee Company and personal profile documents.
- Have been advised that finance application on assessment maybe submitted either solely or jointly to the ANZ Bank, Bank of Queensland, Bankwest, National Bank, Westpac or Suncorp.
- Have been provided with loan servicing and structure analysis as per the proposed loan structures.

The information set out in the proposed loan documents executed by I/We accurately represents my/our objectives, financial situation and or particular needs.

I/We are not aware of any other information which may be relevant to the preparation of my/our Statement of Credit Advice. This will be forwarded to me/us in due course for sign off.

I/We understand that a financial product recommendation will be based solely on the information supplied in associated loan application forms.

I/We acknowledge that if the information provided is inaccurate or incomplete. I/We should consider the appropriateness of the recommendations in the Statement of Credit Advice, having regard to my/our personal circumstances.

I/We appoint Barry Maller of Catalina Brokerage & Consultancy Services Pty Ltd to act on my/our behalf to arrange finance and or other requested facilities.

I/We acknowledge that the credit contract will be deemed unsuitable if, at the time of the final assessment that I/we would be unable to comply with my/our financial obligations under the credit contract or could only comply with substantial hardship.

I/We acknowledge that taking out new loan facilities will increase my/our liabilities and there is a need to have our current insurances reviewed and I/we will accept your offer for referral to your recommended Financial Planner Advisor.

I/we give you permission to have your referral Financial Planner contact us in relation to the areas of Financial Planning Insurances and or Superannuation.

7. Details of Application

AMOUNT: \$

PURPOSE:

SIGNED: X..... X.....

X..... X.....
(Applicant Parties) Dated / /

8. 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 the above-named Applicant Parties (Section 18K (1) (c)) and in so doing I/we acknowledge that such credit provider may give personal information about me/us as per paragraph 1 of this authority.

SIGNED:

X..... X.....

X..... X.....

(Guarantor Parties) Dated / /

OFFICE USE ONLY

I acknowledge I have supplied a copy of the Catalina Brokerage & Consultancy Services Pty Ltd Company & Directors profile as well as Financial Services Guide and Privacy Policy to the client / s prior to the execution of this document.

X.....
Signature of Sales Consultant Dated / /
Barry Glenn Maller
Name of Sales Consultant