

PRIVACY DISCLOSURE AND CONSENT

We are collecting personal information about you, and this may include sensitive information (such as health information). A copy of our privacy policy can be found at www.coogans.au.

This consent form covers Coogans Group Pty Ltd, T/A Coogans Finance (Australian Credit Licence 517441) and, services provided by Chris Brown, leading specialist with Coogans Choice Pty Ltd, Credit Representative (No. 564277) of Buyers Choice Licencing Pty Ltd (Australian Credit Licence 509484).

The information you provide will be held by us.

- You appoint us your agent (Access Seeker) to obtain your credit information from a credit reporting body on your behalf and for the purpose of assisting you with your finance application. You authorise us to disclose any credit information we obtain to prospective financiers in connection with your finance application.
- We may use credit information and personal information you provide us to arrange or provide finance and other services to you.
- I understand that if I do not provide all or part of the personal information about me which Coogans has requested then Coogans may not be able to properly assess my application for credit and my application may be refused

Personal Information

Coogans may exchange personal information with the following types of entities, some of which may be relocated overseas:

- our employees, aggregator, related bodies corporate, contractors or service providers for the purposes of operation of our website or our business, fulfilling requests by you, and to otherwise provide products and services to you including, without limitation, web hosting providers, IT systems administrators, couriers, payment processors, data entry service providers, electronic network administrators.
- 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 advisers
- any industry body, tribunal, court or otherwise in connection with any complaint regarding our services
- any person where we are required by law to do so
- any of our associates, related entities or contractors
- your referees, such as your employer, to verify information you have provided
- any person considering acquiring an interest in our business or assets
- any organisation providing online verification of your identity
- any person or organisation for any authorised purpose with your express consent.

Do we disclose your Personal Information to anyone outside of Australia

We may disclose personal information to our related bodies corporate and third-party suppliers and service providers located overseas for some of the purposes listed.

Your personal information may be stored in the cloud in an overseas country. If a disclosure is made in that overseas country (which we consider unlikely), the information will not be protected by the Australian Privacy Principles.

By providing your details, you consent to your information being disclosed in this manner

Credit Information

- I consent to and authorise Coogans Group Pty Ltd & Coogans Choice Pty Ltd to disclose personal information contained in the credit application and as permitted by the Act to a credit reporting body in accordance with the requirements of the Act.
- I consent to and authorise Coogans to collect personal information and any other information permitted by the Act from a credit reporting body (including credit reports and any information concerning any of my commercial activities or commercial credit worthiness)
- I consent to and authorise Coogans to use the information collected for the duration of my credit contract to:
 - assess my application for credit.
 - collect any of my payments that are overdue; and
 - review my credit worthiness after credit has been provided to me,
- I consent to and authorise Coogans to disclose my personal information to credit reporting bodies in relation to:
 - any default by me under my credit contract
 - any serious credit infringement by me, as authorised under the Act.
- I consent to and authorise Coogans to disclose my personal information contained in this credit application and as permitted by the Act to a debt collector to assist in the collection of any overdue payments in respect of any credit provided to me
- I consent to and authorise Coogans to collect and disclose personal information about me from and to any credit providers indicated in the credit application or named in a credit report issued by a credit reporting body, for any of the following purposes:
 - to assess my credit worthiness.
 - to assess an application by me for credit.
 - to help me avoid defaulting on my credit obligations
 - to collect any overdue payments.
- I understand that the personal information above may include my identification information and any further information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are authorised to give or receive from each other under the Act.

COOGANS

TASMANIA



Coogans Group Pty Ltd ABN 70 632 052 352
Australian Credit Licence 517441

Coogans Choice Pty Ltd ABN 73 681 919 308
Credit Representative Number 564277

231 Main Road Derwent Park TASMANIA 7009
1300 266 426 finance@coogans.au

Consent to give notices electronically

You consent to us sending you notices and other documents in connection with your dealings with us by email.

You understand that upon giving this consent:

- we will either make all notices and other documents available for a reasonable period on our website for retrieval by you or we will send you notices and other documents by e-mail
- if the information is displayed on our website, we will promptly send you an e-mail to the e-mail address nominated below, notifying you that information is available for retrieval from our website and notify you of the nature of that information.
- we will not send paper copies of notices and other documents.
- you must regularly check your nominated e-mail address for notices.
- you may withdraw your consent to the giving of notices and other documents electronically at any time.
- you have facilities to enable you to readily print notices of other documents retrieved from our website if you desire.

Contact Us

You may gain access to the personal information that we hold about you by contacting us.

Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

We care about your privacy. Please contact us if you have any questions or comments about our privacy policies and procedures. We welcome your feedback.

You can contact us by using the details below:

Chris Brown
Lending Specialist with Coogans Choice Pty Ltd
Credit Representative No 564277
Or
Complaints Officer
Coogans Group Pty Ltd

On-line: www.coogans.au
Phone: 1300 266 426
Email: finance@coogans.au

COOGANS

TASMANIA



Coogans Group Pty Ltd ABN 70 632 052 352
Australian Credit Licence 517441

Coogans Choice Pty Ltd ABN 73 681 919 308
Credit Representative Number 564277

231 Main Road Derwent Park TASMANIA 7009
1300 266 426 finance@coogans.au

Your Consent

By signing this Notice, you agree that we may collect, hold, use and disclose your Personal & Credit Information in accordance with our Privacy Policy.

Client 1

Name:
Date signed:.....
Address:.....
Mobile Number:.....
Email Address:.....
Signature.....

Client 2

Name:
Date signed:.....
Address:.....
Mobile Number:.....
Email Address:.....
Signature.....