Privacy Consent

MIHIRKUMAR MAHENDRABHAI CHAMPANERI T/AS ARHAM FINANCE (ABN 83 392 164 916), as an authorised credit representative #527364 of Access Lending Group Pty Ltd (ABN 70 648 921 957), ACL #531308 (referred to as “Arham Finance”/we/us”). By signing this document, you agree we can collect, hold, use and exchange personal and credit information about you for these stated purposes. The Privacy Policy also contains information on how you can complain about a breach of the privacy laws, how you can access or request to correct your personal and credit information that we hold about you and how to have that information amended.

Arham Finance will collect, store, disclose and use personal information and credit information that you provide to us in accordance with the terms of this Privacy Consent and our Privacy Policy. You may obtain a copy of our Privacy Policy by contacting us on 03 7065 0700 or by emailing us at mihir@arhamfinance.com.au. By signing this document, you agree we can collect, hold, use and exchange personal and credit information about you for these stated purposes. The Privacy Policy also contains information on how you can complain about a breach of the privacy laws, how you can access or request to correct your personal and credit information that we hold about you and how to have that information amended.

What is personal information?

Personal information is information or an opinion about an identifiable or reasonably identifiable person. The personal information we will collect and hold will include your name, date of birth, gender, telephone number, address, email, employment details and any other information we may need to identify you.

What is credit information?

Credit information is personal information that relates to credit that a person has applied for or has been provided. The credit information that we will collect from you may include your records of credit that you have applied for (including the name of the credit provider, the type of credit and the amount of credit), default information or any other information that has a bearing on your credit worthiness used to determine your eligibility for credit. Credit information also include credit reporting information supplied to us by a credit reporting body and any information that we derive from it.

We will collect, hold, disclose and use your personal and credit information to:

- assess and verify your identity and financial situation;
- assess your credit application or your suitability as a guarantor to a credit application;
- provide such information to a guarantor or related applicant;
- exchange your information with a credit reporting body;
- disclose your information to credit providers as set out in our ‘Credit Provider Schedule’ to arrange credit;
- disclose your information to our aggregation partners as set out in the Aggregation Partners section of this document;
- disclose your information to an insurer to arrange insurance you wish to obtain;

- obtain from, and disclose to, third parties such as your employer, landlord, real estate agent, lending institution, and guarantor who are deemed as reasonably necessary to arrange finance and/or insurance; and
- refer you to other organisations, service providers, or business partners or obtain referrals from them to you.

We may not be able to proceed with credit assistance without the ability to collect, hold, disclose and use your personal and credit information.

Identity & financial situation verification

We are required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)to collect and use personal and credit information from you in order to identify you. We are also required by the National Consumer Credit Protection Act 2009 (Cth) to collect credit information and personal information about you and take reasonable steps to verify this, including your financial situation. This verification may include enquiring via a credit reporting body.

Authority to make requests

You authorise us to make requests for personal and credit information from credit providers and credit reporting bodies. By signing this Privacy Consent, you consent to the credit providers listed in the schedule to this consent doing any of the following:

- where you are the borrower—obtaining information or a report about your commercial activities or commercial credit worthiness for the purpose of assessing your application from any business which provides information about the commercial credit worthiness of persons (this includes a credit reporting body);
- where you are the borrower—giving to and obtaining from any credit provider named in your credit application or in a credit report on you issued by a credit reporting agency, information about your credit arrangements for the purposes of:
  - assessing your application for credit;
  - notifying a default by you;
  - allowing another credit provider to ascertain the status of your finance arrangements with us where you are in default with one or more other credit providers; and
  - generally assessing your credit worthiness;
- where you are the borrower—disclosing personal and credit information to a person you have nominated to act as guarantor for the purpose of the guarantor considering whether to offer to act as a guarantor or offer property as security for the credit; and
- where you are the guarantor—obtaining a report about your credit worthiness from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

You acknowledge and agree that the information referred to above can include any information about your personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the Privacy Act 1988 (Cth) allows credit providers to give to or receive from each other.

Credit reporting bodies

We may exchange personal and credit information with a credit reporting body as detailed below:

- disclosure of details such as name, date of birth and address to obtain a credit report on the applicant or guarantor in our capacity as an access seeker in the credit assistance process;

- use any information provided by a credit reporting body to assist us in conducting a preliminary assessment of a proposed credit application and its suitability to the applicant; and
- request a credit reporting body to provide us with an assessment of whether information provided by the applicant or guarantor matches that in the credit report to verify the identity of applicant and/or guarantor.

Our current credit reporting body is Equifax you can contact them on phone 13 8332 during opening hours of Mon-Fri 8.30am to 6.00pm Eastern Standard Time, or via their website www.equifax.com.au. You can also obtain their Privacy Policy from their website at www.equifax.com.au.

Disclosures

We will disclose or exchange your personal and credit information to the following persons:

a. potential credit providers and/or insurers as part of our credit assistance process;

b. third parties to verify the details provided are correct, including with your agents, guardians, attorneys and employers;

c. our related body corporates, assignees, agents, contractors, and advisers;

d. law enforcement, government, and regulatory bodies;

e. any person who refers you to us for credit assistance;

f. joint applicants and guarantors;

g. any financial institution to, or from which a payment is made;

h. debt collection agencies; and

i. anyone who refers you to us.

We will not disclose your personal and credit information to any overseas recipient.

Your rights

You have the right to ask:

- that we provide you with the personal and credit information we hold about you;
- that we correct any personal and credit information we hold about you that is shown to be incorrect;
- for copies of our Privacy Policy and this document;
- the credit reporting body does not use your personal information for assessment purposes or direct marketing; and
- the credit reporting body provides you with a copy of information it holds about you.

To access and/or seek correction of your personal or credit information we hold, or make a complaint about privacy, you can contact us on phone number 03 7065 0700 or by emailing us at mihir@arhamfinance.com.au or registered post to Suite 10/1 Main St, Box Hill VIC 3128.

Marketing

We would like to contact you from time to time with marketing information about the products and services we provide. You can opt-out of receiving direct marketing communication from us at any time.

If you do NOT want to receive marketing information from us, please email mihir@arhamfinance.com.au.

Electronic communication

If you provide us with an email address or mobile phone number, you consent for us to use these details to send you, or make available to you, notices and relevant documents, including those from a credit provider or insurer. You are therefore responsible for maintaining appropriate software, hardware and associated processes to receive, access, review, print and save copies of such documents.

This consent applies to all types of communication that is permitted by law to occur electronically. Therefore, paper (hard copy) documents may not be provided to you, unless we are obliged to by law. You must regularly check advised electronic communication mediums for communication from us. If your details change, you must promptly notify us.

If you wish to withdraw your consent to electronic communication, please notify us on phone number 03 7065 0700 or by emailing us at mihir@arhamfinance.com.au or registered post to Suite 10/1 Main St, Box Hill VIC 3128.

Credit providers

We may submit a credit application to credit providers listed in our ‘Credit Provider Schedule’. If a credit provider holds pertinent credit eligibility information, the credit provider must share this information with us, yourself or someone you have authorised to act on your behalf. Credit providers may also engage directly with a credit reporting body to make a credit enquiry and you can ascertain the details on this and how they handle personal and credit information via their websites which are listed in our 'Credit Provider Schedule'. If your credit application proceeds with a credit provider you may be asked again for your consent to collect, store and use and disclose your personal and credit information by this credit provider.

Credit providers may provide your personal information (including information about your driver licence or passport) to an organisation providing verification of your identity, (including credit reporting bodies), to request an assessment of whether that information matches information held by the issuer of the identification document via the use of third party systems (this may also include electronic identity verification). Alternative means of verifying your identity may be available.

CREDIT PROVIDER SCHEDULE

– CHAMPANERI, MIHIRKUMAR MAHENDRABHAI (ABN83 392 164 916), Credit Licence number 531308

Credit Provider	ABN / ACN	Website Address
ABN Commercial	91 632 265 546	www.abncommercial.com.au
Addcash	56106311237	https://www.addcash.com.au/
Affordable Car Loans	393709	https://affordablecarloans.com.au
Alex Bank	13 627 244 848	alex.bank
Allied Credit (Direct)	143 964 667	https://alliedcredit.com.au/
Alma Finance	40 128 139 515	www.almafinance.com.au
Angle Auto Finance	161130696	www.angleauto.com.au/
Angle Finance	603303126	www.anglefinance.com.au
ANZ	11 005 357 522	https://www.anz.com.au
Aotea Finance Ltd	9429038795701	https://aoteafinance.co.nz
ARTHURMAC	44114517752	www.arthurmac.com.au
Asset Rental Group (Opco) Pty Ltd	70 688 370 961	https://www.arg.ltd/
Aussie Credit	59126911635	https://aussiecredit.com.au/
Australian Motorcycle & Marine Finance	85 603 969 875	https://www.ammf.com.au/
Australian Premier Finance	54104959435	https://www.australianpremierfinance.com.au/login/
Automotive Financial Services	73 003 622 375	https://www.afs.com.au
Automotive Financial Services	73 003 622 375	https://www.afs.com.au
Autopay	40 163 691 236 I	www.autopay.com.au
Avanti Finance	22222222222	https://www.avantifinance.co.nz/
AWN Insurance	78 075 483 206	www.awninsurance.com.au
Azora	087 826 159	https://www.azorafinance.com/asset-finance
Azora Consumer Car Loans	53 147 803 576	https://www.azorafinance.com/asset-finance
Banjo Loans	601 130 527	www.banjoloans.com.au
BCU Bank	69 087 651 876	www.bcu.com.au
Bennji Pty Ltd	73 116 298 769	www.bennji.com.au
BIIGGA	95 649 864 915	biigga.au
Bixcel Pty Ltd	97 674 716 075	https://bixcel.com.au/
Bizcap	633927090	bizcap.com.au
BIZFUND	73 650 612 338	https://www.bizfund.com.au
Blackbird Private Equity Pty Ltd	24 657 766 535	www.blackbirdcapital.com.au
BOM	33 007 457 141	https://www.bankofmelbourne.com.au
BOQ Equipment Finance LTD	56 065 745 735,	www.boqfinance.com.au
BOQ Finance / Leisure	92080151266	www.boqfinance.com.au
Branded Financial Services	27 004 013 334	www.brandedfinancial.com.au
Business Fuel	629 419 021	www.businessfuel.com.au
C1 Car Loans	95 113 695 453	www.c1carloans.com.au
Capify	38 630 469 117	https://www.capify.com.au/
Capital Finance Australia Ltd	23 069 663 136	https://www.capitalfinance.com.au
CarStart Finance	47 156 477 413	www.carstart.com.au
CBA	48 123 123 124	www.commbank.com.au

Credit Provider	ABN / ACN	Website Address
CFI Finance	166 603 578	https://www.cfifinance.com.au/asset-finance/
Club Marine	15 000 122 850	https://www.clubmarine.com.au/
Coex Capital Pty Ltd	28 661 639 578	www.coexcap.com.au
Commercial Equity Group	67 009 509 077	https://www.commercialequity.com.au/
Community First	80 087 649 938	https://communityfirst.com.au/
Dynamoney	40 603 273 365	www.dynamoney.com
Early Pay	098 952 277	https://www.earlypay.com.au/
EFT Capital	39 125 607 445	www.eftcapital.com.au
emoney Home Loans	079790364	www.emoneyhomeloans.com.au
Fair Go Finance	18 134 369 574	www.fairgofinance.com.au
Fifo Capital Australia	78 121 183	fifocapital.com.au
Fin One Pty Ltd T/as Finance One	80 139 719 903	https://prime.financeone.com.au
FINANCE NOW	94 290 371 976 74	www.financenow.co.nz
Finance One Commercial Pty Ltd	18 634 900 548	https://prime.financeone.com.au
Financial Holdings Limited	9429038520839	https://www.fhlnz.co.nz/
Finstro	46 605 121 364	https://finstro.com/en-au
Firstmac	59 094 145 963	https://www.firstmac.com.au
Fleet Partners	85 131 557 901	https://www.fleetpartners.com.au/
FleetPlan	69143973531	www.fleetplan.com.au
FlexFleet	51081785711	https://www.flexfleet.com.au
Flexicommercial Ltd (NZ)	94 290 381 672 49	https://www.flexicommercial.com/nz/
Flexicommercial Pty Ltd	17 644 644 860	www.flexicommercial.com
Forward Finance Pty Ltd	60162976981	www.forwardfinance.com.au
Fox Symes	35 091 225 357	www.foxsymescarloans.com.au
Funds Now	81 679 181 992	fundsnow.com.au
Fuzion Capital	52 635 690 014	https://www.fuzionfg.com.au/
Gamma Duo Commercial Pty Ltd	70 694 377 985	gammaduo.com.au
Gamma Duo Financial Services Pty Ltd	83 675 176 913	https://www.gammaduo.com.au/
Gedda Money	83 611 343 572	www.gedda.com.au
Geneva Finance	11111111111	https://www.genevafinance.co.nz/?utm_source=googlemaps&utm_medium=auckland
Golden Loans	96 141 873 743	https://goldenloans.com.au/
Grenke Pty Ltd	75 615 220 196	www.grenke.com.au
Group & General Finance	87000903257	https://www.groupandgeneral.com/
Hejaz Financial Services	44 161 857 478	www.hejazfs.com.au
In Front Australian Business Solutions	21 127 427 445	www.infrontabs.com.au
Insurance Entry Only	76566776	76767676
Jacaranda Finance	53162078195	www.jacarandafinance.com.au
Judo Bank	11 615 995 581	https://www.judo.bank/home
Latitude EMotor	80 004 187 419	https://emotor.latitudefinancial.com.au
Latitude Personal Loans	54008443810	https://www.latitudefinancial.com.au/personal-loan/
LeaseWise	73000132436	https://leasewise.com.au/
Liberty	55 077 248 983	www.liberty.com.au
Lumi Finance	75 627 897 625	www.lumifinance.com.au

Credit Provider	ABN / ACN	Website Address
Madura LTD (Bendigo Leasing and Finance Pty Ltd)	15081835332	www.blf.com.au
Maple Asset Finance Pty Ltd	92674353103	www.maplecommercial
Metro CF Pty Ltd	85 650 102 891	www.metrofin.com.au
Metro Finance	44 600 674 093	www.metrofin.com.au
Miracle Car Finance	73 121 367 226	http://miraclecarfinance.com.au/
Mitchcap Asset Finance	15 630 819 760	mitchmarketfinance.com
Mitchcap Commercial Asset Finance	15 630 819 760	mitchmarketfinance.com
Money 3	63 117 296 143	www.money3.com.au
Money Place	25 081 982 872	www.moneyplace.com.au
MoneyMe	40163691236	https://www.moneyme.com.au/privacy-consent
Moneytech Services Pty Ltd	81112110933	www.moneytech.com.au
Morris Finance Ltd	70 083 630 139	www.morrisfinance.com.au
Moula Money Pty Ltd	95164875325	www.moula.com.au/partner
NAB	12 004 044 937	https://www.nab.com.au/
National One Automotive	83 130 591 178	nationaloneautomotive.com.au
Nautilus Marine	93 004 727 75	http://www.nautilusinsurance.com.au/
New Start Auto Loans	82 127 430 559	www.newstartautoloans.com.au
NF Commercial Pty Ltd	694 955 256	https://nowfinance.com.au
Now Finance	158 703 612	https://nowfinance.com.au
On Deck Capital Australia Pty Ltd	28 603 753 215	www.ondeck.com.au
Orix	79002992681	www.orix.com.au
Other Lender	99999999999	www.temporarylender.com.au
Ourmoneymarket	64 605 231 669	www.ourmoneymarket.com.au
Parallel Finance	25 132 674 643	https://parallel.fi/
Pepper Asset Finance	56 165 183 317	https://www.peppermoney.com.au/
Plenti	57 166 646 635	https://members.plenti.com.au/Container/brokerportal/login
Presidian	99 166 382 369	www.presidianwarranty.com.au
Prime Capital	623 195 871	www.primecapital.com
Primus Finance	57 614 650 707	www.primusfinance.com.au
Prospa	47 154 775 667	www.prospa.com
Quest Finance Australia Pty Ltd	17625126641	https://quest.finance/
RACV Finance Ltd	82 004 292 291	www.racv.com.au/finance
Rapid Loans	54 103 660 546	www.rapidloans.com.au
Rapid Loans V1	54 103 660 546	www.rapidloans.com.au
Rapid Loansv2	54 103 660 546	www.rapidloans.com.au
Resimac Asset Finance	93 098 034 041	www.resimacassetfinance.com.au
Rohanna Pty Ltd	008 905 477	https://www.johnhughes.com.au/
Scotpac Business Finance	79 008 636 388	www.scotpac.com.au
Selfco	099591616	https://selfco.com.au/
Shift	24 149 390 625	https://www.shift.com.au/
Silverchef	33 112 241 522	silverchef.comm.au
Society One	423660	www.societyone.com.au/broker
Southern Cross Credit Union Pty Ltd	82 087 650 682	https://www.sccu.com.au/

Credit Provider	ABN / ACN	Website Address
Sovereign Credit	77 089 890 326	www.sovereigncredit.com.au
Speedy Business Finance	19648718370	www.speedybusines.com.au
Speedy Finance	51 107 822 766	www.speedybusiness.com.au
St George Automotive Finance	33007457141	www.stgeorge.com.au
Stock Co	54 087 651 750	stockco.com.au
STRIVE FINANCIAL PTY LTD	75 625 878 220	https://strive.financial/
Swoosh Finance	67118176631	www.swoosh.com.au
The Asset Financier (Allied Credit)	143 964 667	https://alliedcredit.com.au/
Thorn Business Finance	87 626 540 832	https://www.thornbusinessfinance.com.au/thorn-business-finance/contact-us
TL Rentals	27 071 702 264	http://www.tlrentals.com.au/
Trucap	26 623 171 773	https://www.trucap.com.au/
True Pillars	623 138 241	https://www.truepillars.com/
Ume Loans	25 138 637 064	www.umeloans.com.au
Velociti Capital	31 672 096 928	https://www.velociticapital.com.au/
Vestone Capital	44112079268	vestonecapital.com
Veya Money	31 609 859 985	https://alliedcredit.com.au/
Volkswagen Financial Services	20097071460	www.vwfs.com.au
We Do Finance	54 150 723 550	wedoinvoicefin.com.au
Westlawn Finance Limited	19 096 725 218	westlawn.com.au
Westpac	33 007 457 141	www.westpac.com.au
WISR	39 119 503 221	www.wisr.com.au
Yellowgate Group	94647366854	www.yellowgategroup.com.au

Aggregation partners

We have finance aggregation arrangements with the following entities who assist us in having access to a wide range of credit providers. We may utilise their systems as part of our credit assistance process and other platforms for potential ongoing client contact. We may also share your details as part of compliance audits.

- Fintelligence Pty Ltd (ABN 80 625 017 174), Australian Credit Licence #511803

ACKNOWLEDGEMENT

By signing below, as applicant or guarantor, I acknowledge and declare that I have read and understood this Privacy Consent. I consent to the collection, storage, use and disclosure of my personal information and credit information in accordance with this Privacy Consent.