

YOUR PRIVACY AND THE PROVISION OF CREDIT OR A LEASE

There are **4 SECTIONS** included in this form.

By continuing to the next section in this "Your Privacy and the Provision of Credit or a Lease" form you will be indicating that you have carefully read and understood each section separately. You are indicating that you have given willing, informed, direct and not implied consent to the contents of each section. We invite you to give your consent to all four sections, but we emphasise, **you have the right to refuse to consent to any one or more of the various sections.**

Please read each Section carefully.

SECTION 1

PRIVACY CONSENT AGREEMENT

By consenting to this section you consent to Quick and Easy Finance and other entities, as listed below, collecting, holding, using and disclosing personal identification and credit information about you. If you do not provide us with this consent we will be unable to provide you with a loan or lease. For more detail, read the company's Credit Information (Privacy) Management Policy available on this website or, on request, via printed copy. This policy contains **detailed** information concerning the company's management and use of your information.

The Commonwealth Privacy Act 1988, as amended, the Commonwealth Privacy Regulations 2013, and the Credit Reporting Privacy Code 2014 empower and regulate Quick and Easy Finance in accordance with the following.

Use of your Information - Australian Privacy Principle 6

In accordance with Sections 21G, 21H, 21J and 21 M of the Privacy Act, Quick and Easy Finance collects and holds your personal identification and credit information only for the following purposes:

- to verify your identity and other information provided;
- to assess any application you make for funds or for a lease;
- to assess your financial circumstances;
- to help us process your application for funds or a lease in an efficient manner;
- to avoid the chance you may default on your repayment or lease rental payment obligations;
- to notify you of a default;
- to notify other credit providers or lessors of a default;
- to facilitate the collection of overdue payments; and
- efficiently manage and administer the loans or leases and any services we provide to you.

This information can include any information about your credit worthiness, credit standing, credit history, or credit capacity, that you, other credit providers and/or lessors and credit reporting bodies and their authorised agents are allowed to provide to Quick and Easy Finance under the Privacy Act and/or Credit Reporting Privacy Code. It may also include information provided by referees, relatives, real estate agents and employers listed on your loan or lease application.

By agreeing to this Section, you authorise Quick and Easy Finance to contact your bank, real estate agent, landlord, payroll officer and employer (past and present), plus referees and third parties listed in the credit or lease application/assessment form, to provide any and all permitted relevant information they may have regarding you, including tenancy or employment history and bank account and other financial details.

Quick and Easy Finance may ask you for documents, including one or more of the following:

- 90 days of bank statements, to date of application;
- driver's licence;
- Centrelink income statements;
- employment payslips;
- bills and invoices, showing current address and payment information;
- bank cards;
- passport;

- birth certificate;
- proof of age cards;

and the like.

This information is only accessed, as required, by Quick and Easy Finance' employees, representatives, professional advisers, contractors and other service providers, to facilitate the above purposes. Quick and Easy Finance will not sell, rent or trade your personal information.

Quick and Easy Finance reasonably assumes that any referral to third parties that you may nominate, in order that Quick and Easy Finance may obtain or verify your personal and other information, will have been with the agreement and knowledge of the third parties involved and that you will have made them aware of the purposes and use of such information, prior to Quick and Easy Finance contacting them.

Information disclosure to a credit reporting body

In accordance with Section 21D of the Privacy Act, Quick and Easy Finance has chosen to continue with the lawful negative credit reporting (privacy) regime. By consenting to this section, you specifically agree that the company may provide information to Veda, a credit reporting body. This disclosure will be for the following purposes only:

- to obtain identity verification information;
- to obtain a consumer credit report about you, and/or
- to allow the credit reporting body to create or maintain a credit information file, containing information about you.

Your identity verification

Quick and Easy Finance may verify your identity by attempting to match information you have provided with that held by a verification company and/or a credit reporting body. This task may involve the disclosure of your name, date of birth and address, to verify whether or not the personal identity information you have provided to Quick and Easy Finance matches information held by that third party.

If we are unable to verify your identity by the above means, the company will inform you, so that you might contact the verification company or credit reporting body to update your information they hold, or you may ask Quick and Easy Finance to attempt to verify your identity by alternate means.

Information disclosed to one or more credit reporting bodies

The information disclosed to the credit reporting body is limited to (if applicable):

- identity particulars - your name, sex, address (and previous two addresses), date of birth, name of employer and driver's licence number;
- your application for funds or a lease - the fact that you have applied for funds and the amount, or for a lease;
- the fact that Quick and Easy Finance is a current credit provider, credit assistance provider, or lessor to you;
- the fact that your loan or lease has incurred overdue account status;
- the fact that your loan or lease has incurred default status; and
- information that, in the reasonable opinion of Quick and Easy Finance, you have committed a serious credit infringement (i.e. you have been fraudulent, or indicated an unwillingness to repay your loan or make lease rental payments).

Information disclosure to other entities

Under Part 111A of the Privacy Act, Quick and Easy Finance may disclose your personal information to:

- other credit providers or lessors;
- our external service providers and their agents who provide business services to us, on a confidential basis, only for the purpose of our business;
- the Financial Ombudsman Service Ltd, to which a complaint relating to a particular service we provide to you can be referred. Telephone: 1300 780 808, website: www.fos.org.au; and
- any court or tribunal as may be required by law.

Quick and Easy Finance may provide limited permitted information to real estate agents, employers, referees and other third party entities that you may have listed in the application/assessment form associated with your application for a loan or lease, for identity and/or credit information verification purposes.

The names and contact details of the other credit providers or lessors with whom we have shared information, if any, will be provided on request, as they vary from time to time and for the particular consumer.

Period to which this understanding applies

The information may be collected or disclosed before, during, or after the term of the provision of funds or a lease.

Information disclosure in the event of a default of your payment obligations

In the event of the creation of an overdue account and/or default of the payment conditions entered into with Quick and Easy Finance, any information you have provided may be made available to personnel employed by solicitors and/or debt collection agencies authorised by Quick and Easy Finance to assist in the process of recovery of the funds advanced or the overdue lease rental payment/s, plus all associated fees and charges (if any) and all relevant legal and reasonable administrative costs incurred.

Access to your personal information

You may access your personal identification and credit information and request changes where relevant. You can apply to Quick and Easy Finance to obtain access to your personal information by contacting the Privacy Compliance Manager by email: george@qef.com.au, post to PO Box 677, Templestowe, VIC 3106, or fax no. 1300 550 070.

You can also apply to access the personal information Veda holds about you. They may be contacted on telephone no. 1300 762 207, or through www.mycreditfile.com.au.

Concerns and complaints

If you have any privacy management concerns during the application process and/or loan or lease term, please contact Quick and Easy Finance's Privacy Compliance Manager. You also have a right to ask the relevant credit reporting body not to use your information for pre-screening credit or lease offers and/or not to use your information, if you believe that you have been a victim of fraud.

Commercial credit Information

In order to assess an application for commercial funds, Quick and Easy Finance may obtain a report containing information about your commercial credit activities and/or credit worthiness from a credit reporting body. To the extent that any of this information could be regarded as personal, the provisions outlined in this section, in regard to personal information, apply.

DECLARATION BY CONSUMER

I/we hereby declare that I/we have read the above and note and accept the rights of Quick and Easy Finance concerning the collection and use of my/our personal identification and credit information.

Please sign here:

SECTION 2

Information Disclosure and Communications Under the SPAM Act 2003

You are informed that Section 16 of the Spam Act provides that Quick and Easy Finance cannot communicate with you via a "commercial electronic message" (email, fax, SMS) without your consent. As you would expect, for speed and convenience, where possible and with your permission, Quick and Easy Finance would prefer to communicate with you using such electronic means.

Without your permission, written communications will have to be conveyed by Australia Post.

DECLARATION BY CONSUMER

I/we hereby declare that I/we have read, understood and noted the above and hereby provide my/our express and informed consent for Quick and Easy Finance to communicate with me/us electronically, via email, fax and/or SMS as relevant, address details for which we have willingly provided for contractual and communications purposes.

Please sign here:

SECTION 3

The Electronic Transactions Act 1999

You are informed that the Electronic Transactions Act requires that, before Quick and Easy Finance can communicate with you electronically (email, fax, SMS), you also have to give permission under that Act for Quick and Easy Finance to communicate with you in that way.

We seek your permission to:

1. electronically format and send you the information that we are obliged to provide under the National Consumer Credit Protection Act 2009 and associated Regulations;
2. send you electronic messages, rather than providing paper copies.

You are informed that, in giving this permission, you are agreeing to:

- (a) use the relevant computer programs and have sufficient internet capacity to interact with Quick and Easy Finance's system;
- (b) regularly check your email Inbox and/or fax machine and/or SMS Inbox;
- (c) not blame Quick and Easy Finance if any properly sent electronic message does not reach you; and
- (d) notify Quick and Easy Finance of any changes to your electronic addresses, and absolve Quick and Easy Finance from any liability if you fail to do so.

We remind you that you can withdraw your permission for the above at any time, provided you give Quick and Easy Finance 24 hours' notice, confirming your current address and contact details.

DECLARATION BY CONSUMER/S

I/we hereby declare that I/we have read, understood and noted the above and hereby provide my/our express and informed consent for Quick and Easy Finance to communicate with me/us electronically, under the Electronic Transactions Act 1999 and associated Regulations.

Please sign here:

SECTION 4

Information Disclosure Under the Commonwealth Anti-Money Laundering and Counter-Terrorism Legislation

You are informed that, under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), there are provisions for the use of credit reporting information to assist in identity verification. By consenting to this section, you attest that Quick and Easy Finance has informed you of the following statutory provisions.

Under Section 35A(1), this can include the electronic provision of your name and/or address and/or date of birth, as you may have provided to us, to a credit reporting body. This information can and frequently has to be provided to credit reporting bodies by Quick and Easy Finance, for a matching process entailing comparison with personal information about you they already have on their files.

If there is no satisfactory match found and/or the level of verification which we must seek, as part of both our AML/CTF responsibilities and our mandatory credit or lease unsuitability/suitability

assessment process under the National Consumer Credit Protection Act 2009 and associated Regulations, is not achieved, we must give you the opportunity to verify your identity by alternative means.

In these circumstances, if you choose not to attempt to verify your identity by contacting the credit reporting body yourself, or by alternative means, or your contact with the credit reporting body is unsuccessful, or we determine that the alternative has failed to provide adequate identity verification, we cannot give you a loan or lease. To do so would threaten our Australian Credit Licence.

Please note that we have to keep a record for 7 years, regarding which credit reporting body we contacted, the personal information we provided and the assessment with which we were supplied.

DECLARATION BY CONSUMER/S

I/we hereby declare that I/we have read, understood and noted the above and hereby provide my/our express and informed consent to allow Quick and Easy Finance to undertake electronic or emailed verification of my/our identity.

Please sign here:

GENERAL DECLARATION

I/we acknowledge and accept that the four sections of this document are part of a credit or lease application and loan or lease suitability assessment process and may also apply to the consequent loan or lease administration and/or collection facilitation.

Signature of consumer/s:

<u>Consumer 1</u>	<u>Consumer 2</u>
Full Name <i>(please print)</i> :	Full Name <i>(please print)</i> :
Date of all signatures:	Date of all signatures:

Quick and Easy Finance

QUALIFYING CRITERIA REQUIRED TO APPLY FOR A LOAN

To qualify for a Quick and Easy Finance Loan you must:

- Agree to sign our Payroll Deduction Authority or submit your company's in-house payroll deduction form instructing your employer to deduct the instalment from your salary and pay it directly to Quick and Easy Finance.
- Be employed in a Permanent or Contract position with your present employer (Conditions apply).
- Be at least 21 years of age or wiser.
- Not allow the instalment to exceed 30% of your current net income.
- Expect to remain employed with your present employer for at least the duration of your Loan.
- Not currently be either bankrupt or in administration.

SUPPORTING DOCUMENTS TO BE SUBMITTED WITH YOUR LOAN APPLICATION FORM

IMPORTANT: Please submit the following Supporting Documents with your Loan Application Form. The Supporting Documents are required for verification and assessment purposes. The Supporting Documents required are:

1. **A copy of your Driver's Licence OR Proof of Age Card OR 18+ Card OR Passport.**
 - Photo ID is essential. Speak to us if you don't have Photo ID;
2. **A copy of your Medicare card.**
3. **A copy of your last three pay slips.**
4. **A copy of your last three months bank statement(s) into which your salary is paid.**
 - Even if you don't keep your bank statements for record purposes, banks are happy to supply you with your most recent three months bank statement if you go to your branch and request it. If it is a joint bank account, you must be one of the Account Holders on the account. An Internet bank statement can be used with your application, but it must be accompanied by at least a cover page of a bank-issued bank statement with your name and address on it. The BSB Number and Account Number on both the Internet bank statement and the bank-issued statement must be the same.
5. **A copy of two recent bills OR statements OR formal letters with your name and address on it. Only the front page with your name and address is required (no PO BOX please).**
 - The following are examples of what is acceptable. Bills or Statements: telephone or mobile or electricity or gas or credit card or store card or retailer or cable / satellite TV or superannuation or rates notice etc. Formal letters: Centrelink or doctor or hospital or traffic department or solicitor / lawyer or employer etc.
6. **A copy of your Vehicle Registration Certificate (if applicable).**
7. **A copy of your Vehicle Insurance Certificate (if applicable).**

I DECLARE

I have read and accept the Privacy document and authorize Quick and Easy Finance to make the necessary enquiries, and to obtain and exchange the information referred to in this application.

I understand that Quick and Easy Finance may share information about me with related companies, and where this happens, it will remain confidential.

I understand that this application does not constitute an offer or acceptance of credit as defined in any legislation relating to the provision of credit.

I have been truthful with all the information I have provided and have not given false names or misrepresented any person in this application.

I acknowledge that Quick and Easy Finance will rely on information contained in this Loan Application Form, along with information obtained from a credit reporting agency, to make a decision as to whether to offer me a Loan. I further undertake to immediately notify Quick and Easy Finance of any changes in respect of my employment details, banking details or change of residential address.

I am not currently bankrupt or under administration.

I have assessed all my financial commitments and I am satisfied that should Quick and Easy Finance grant me a Loan, I will be in a position to make the necessary repayments. Furthermore, I will not hold Quick and Easy Finance liable for causing me to be over-indebted.

BELOW FIND THE LOAN APPLICATION FORM. PLEASE FILL IT IN, SIGN IT AND EITHER FAX, EMAIL OR POST IT TO QUICK AND EASY FINANCE, ALONG WITH COPIES OF THE REQUIRED SUPPORTING DOCUMENTS IN ORDER FOR YOUR APPLICATION TO BE SPEEDILY ASSESSED.

LOAN APPLICATION FORM

LOAN DETAILS

Amount requested

Term required

(choose from 3 - 36 months to pay back loan)

Approximate instalment

Instalment paid

(please tick)

(Use Loan Calculator on web site to determine the Weekly, Fortnightly or Monthly instalment)

Reason for loan

Does your employer agree to make the Payroll Deduction? (please tick)

PERSONAL DETAILS

Title

(please tick)

Nationality

<input type="checkbox" value="Australian"/>	<input type="checkbox" value="Permanent Resident"/>
<input type="checkbox" value="Other"/>	<input type="text"/>

(please tick)

Surname

Gender (please tick)

Given names

Date of birth

Driver Licence No.

State licence issued

Marital status (please tick)

Number of dependents at home

Residential address

Post code

Postal address

Post code

Date first resident at this address (month and year)

Are you the? (please tick)

Telephone: Home

Mobile

Previous address if less than 2 years at current address

Email address (private)

Email address (work)

If your loan requires security, do you own a registered car that is paid off? (please tick)

Is any company taking you to court currently for unpaid / unsettled debt? (please tick)

Are you aware of any defaults or judgements on your credit record? (please tick)

Have you ever been declared bankrupt? (please tick)

If YES, when were you discharged?

(month and year)

EMPLOYMENT DETAILS

Employer

Employee No.

Work address

Tel: Work

Tel: Pay Office (if known)

Occupation

Position

(please tick)

Commencement of employment (month and year)

If a Contract employee, when does the contract end?

Are you paid? (please tick) Weekly Fortnightly Monthly Net income (after tax) \$

Additional personal income (Circle from: overtime, second job, government benefits, other) \$

Partner's Net Income \$ Additional Household Income \$

Name of previous employer
(if less than one year with current employer)

BANKING DETAILS

(The bank account that your salary is paid into)

Bank Account type

BSB Account number

Account name

CONTACTS

Contact 1: Family (Not at same address as client)

Name
Surname
Relationship
Address
Tel (H / W)
Mobile

Contact 2: Family (Not at same address as client)

Name
Surname
Relationship
Address
Tel (H / W)
Mobile

Contact 3: Friend (Not a work colleague)

Name
Surname
Relationship
Address
Tel (H / W)
Mobile

Contact 4: Friend (Not a work colleague)

Name
Surname
Relationship
Address
Tel (H / W)
Mobile

MONTHLY EXPENSES

Rent, board or mortgage	\$ <input type="text"/>
Car loan	\$ <input type="text"/>
Personal loan(s)	\$ <input type="text"/>
Electricity and / or Gas	\$ <input type="text"/>
Phone, Mobile & Internet	\$ <input type="text"/>
Credit card(s)	\$ <input type="text"/>
Store card(s)	\$ <input type="text"/>

Council rates	\$ <input type="text"/>
Food	\$ <input type="text"/>
Entertainment	\$ <input type="text"/>
Petrol / fuel	\$ <input type="text"/>
Insurance (household, car, life)	\$ <input type="text"/>
School and / or child care	\$ <input type="text"/>
Other	\$ <input type="text"/>

By signing this Loan Application Form you hereby authorize and consent to Quick and Easy Finance obtaining all information required to verify your personal details contained on this Application Form (including authenticating identity documents if deemed necessary).

Signature:

Date: