



ASM Money Pty. Ltd (we, us, our) collect the Personal Information and Credit Information requested within this Application for Finance for the primary purposes of:

- (a) assessing the application for credit or finance made by you, or a company of which you are a director or owner, or as a guarantor;
- (b) sourcing for you, or a company of which you are a director or owner;
  - (i) consumer credit for personal, household, domestic or residential investment purposes;
  - (ii) commercial credit for business purposes; and/or
  - (iii) insurance;
 with a suitable credit provider, lessor and/or insurance provider;
- (c) liaising with credit providers, lessors and/or insurance providers in relation to such finance or insurance products or services, & managing the credit or finance application as required; and
- (d) otherwise of, & incidental to the provision of credit, financial or insurance products or services to you.

If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

You acknowledge and agree that we may be required to perform more than one credit check, especially where the finance approval or installation process has taken longer than 90 days from the date on the privacy form.

If this subsequent credit report is adverse, finance might not be approved, even where it had been previously.

#### **Your information – Collection and Credit Reporting Body (CRB) Disclosures**

We may disclose your Credit Information and/or Personal Information as required to facilitate the above purposes and related purposes that would reasonably be expected by you to:

- a CRB if you wish us to obtain a report on your behalf and we may use any information the CRB provides in such report to assist us to preliminarily assess your consumer credit or guarantor application;
- an insurer or insurers to source any insurances you wish to obtain;
- a credit provider or credit providers to apply for credit or finance on your behalf – see further details about disclosure by credit providers below.

We operate in Australia only and do not actively disclose any of your Personal Information or Credit Information to overseas recipients, unless when we have a specific project overseas or with an international entity, which will be covered by its own privacy agreement. In addition, some programs, software or online tools used by us are based in and/or located overseas. For example, we use Mail Chimp to administer our database & emails to you. We also use Zoho CRM, Xero and Google Drive for various purposes in connection with the goods and services we supply to you. Zoho CRM has data centres in USA, Netherlands, India, Singapore, China & Japan. Xero is based in New Zealand. Google Drive is based in the United States of America. Such entities will collect, use and disclose your Personal and/or Credit Information in accordance with their privacy policies, which can be viewed here: <http://mailchimp.com/legal/privacy> <https://www.xero.com/au/about/privacy/>; <https://policies.google.com/privacy>; & <https://www.zoho.com/privacy.html> Your Credit Information and/or Personal Information is not otherwise disclosed to any other person except with your permission or as permitted, or required, by law.

Our Privacy Policy, Credit Policy and Statement of Notifiable Matters contain information about your rights which you should read and understand prior to completing this Application for Finance. In particular, you have the right to ask:

- us to provide you with all the information we hold about you
- us to correct the information we hold if it is incorrect
- us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- the CRB not to use your information for direct marketing assessment purposes, including pre-screening; and
- the CRB to provide you with a copy of the information it holds on you.

Our Privacy Policy and Credit Policy contain information about how you may access the Personal Information and Credit Information that we hold about you and details about how to seek correction of such Personal Information and Credit Information if necessary.

Our Privacy Policy and Credit Policy also contain information about how you may complain about an alleged breach of the *Privacy Act 1988* (Cth) (**Privacy Act**) and/or the *Privacy (Credit Reporting) Code (CR Code)* and how we will deal with such a complaint.

You can request a copy of our Privacy Policy, Credit Policy and/or our Statement of Notifiable Matters by email at [admin@asmmoney.com.au](mailto:admin@asmmoney.com.au) or contact our privacy officer on 03 8555 9019. Alternatively, you can obtain a copy of our Privacy Policy, Credit Policy and/or Statement of Notifiable Matters by visiting [www.asmmoney.com.au](http://www.asmmoney.com.au)

#### **Additional Information regarding Disclosure to and by Credit Providers**

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same Privacy Act requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document. A credit provider, to whom we submit an application may disclose information about you to, and collect information about you from, from one or more CRBs. The website of each credit provider contains the details of the CRBs with which it deals & other details about information held about you and describes your key rights.

This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes:

- that the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness;
- that, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB ;
- how you can obtain the credit provider's and/or CRB's policies about managing your credit information;
- your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws;
- your right to request a CRB not to undertake pre -screening for purposes of direct marketing by a credit provider; and
- your right to request a CRB not to release information about you if you believe you are a victim of fraud.

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you. Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

You can contact the CRB by telephone Equifax by telephone on 138 332 or by visiting [www.mycrreditfile.com.au](http://www.mycrreditfile.com.au).

#### **Consent**

By signing below, you agree that we may use your Personal Information and Credit Information:

- to assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director;
- to source any finances you require;
- to source any insurances you require; and
- otherwise as the law authorises or requires;
- disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor;
- provide credit information about you to a guarantor, or prospective guarantor;
- provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes our overseas service providers in Australia; and
- disclose your Personal Information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

#### **You also agree and consent to:**

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director;
- if you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor;
- a credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor;
- a credit provider disclosing to another credit provider, for a lawful purpose, information it holds about you; and
- where the applicant, or guarantor, is a company of which you are a director you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Schedule of Financiers

ASM Money Pty Ltd is accredited with and regularly deals with the following financiers

Agile Energy	<a href="https://agileenergy.com.au/">https://agileenergy.com.au/</a>
Angle Finance	<a href="https://www.anglefinance.com.au/">https://www.anglefinance.com.au/</a>
ANZ Bank	<a href="https://www.anz.com.au/">https://www.anz.com.au/</a>
Banjo Loans	<a href="https://www.banjoloans.com/">https://www.banjoloans.com/</a>
Green Peak	<a href="https://www.gpenergy.com.au/">https://www.gpenergy.com.au/</a>
Grow Finance	<a href="https://www.grow.com.au/">https://www.grow.com.au/</a>
Judo Bank	<a href="https://www.judo.bank/">https://www.judo.bank/</a>
MacQuarie Bank	<a href="https://www.macquarie.com.au/">https://www.macquarie.com.au/</a>
MedFin	<a href="https://www.medfin.com.au/">https://www.medfin.com.au/</a>
Multipli	<a href="https://www.multipli.com/">https://www.multipli.com/</a>
NAB Bank	<a href="https://www.nab.com.au/">https://www.nab.com.au/</a>
Pepper Money	<a href="https://www.peppermoney.com.au/">https://www.peppermoney.com.au/</a>
Prospa	<a href="https://www.prospa.com/">https://www.prospa.com/</a>
Scottish Pacific	<a href="https://www.scotpac.com.au/">https://www.scotpac.com.au/</a>
Shift Finance	<a href="https://www.shift.com.au/">https://www.shift.com.au/</a>
Vestone Capital	<a href="https://vestonecapital.com/">https://vestonecapital.com/</a>
Zip Money	<a href="https://zip.co/au/business/capital">https://zip.co/au/business/capital</a>

ASM regularly adds new lender it's portfolio. If ASM intends to introduce you to a new lender they will inform you prior to opening that discussion

Signature

Name (print)

Date

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Signature

Name (print)

Date

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