

## PRIVACY CONSENT

Quay Lending Pty Ltd, ABN 70 609 092 551, ACL #483317 (referred to as "Quay Lending Pty Ltd"/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.

Quay Lending Pty Ltd 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 1300 965 199 or by emailing us at [lending@quaylending.com.au](mailto:lending@quaylending.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](http://www.equifax.com.au). You can also obtain their Privacy Policy from their website at [www.equifax.com.au](http://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 1300 965 199 or by emailing us at [lending@quaylending.com.au](mailto:lending@quaylending.com.au) or registered post to 13 Whitsunday GREEN VALLEY NSW 2168 AU.

## 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 [lending@quaylending.com.au](mailto:lending@quaylending.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 1300 965 199 or by emailing us at [lending@quaylending.com.au](mailto:lending@quaylending.com.au) or registered post to 13 Whitsunday GREEN VALLEY NSW 2168 AU.

## 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

– Quay Lending Pty Ltd (ABN70 609 092 551), Credit Licence number 483317

Credit Provider	ABN / ACN	Website Address
ABN Commercial	91 632 265 546	<a href="http://www.abncommercial.com.au">www.abncommercial.com.au</a>
Addcash	56106311237	<a href="https://www.addcash.com.au/">https://www.addcash.com.au/</a>
Affordable Car Loans	393709	<a href="https://affordablecarloans.com.au">https://affordablecarloans.com.au</a>

Credit Provider	ABN / ACN	Website Address
Alex Bank	13 627 244 848	<a href="http://alex.bank">alex.bank</a>
Allied Credit (Direct)	143 964 667	<a href="https://alliedcredit.com.au/">https://alliedcredit.com.au/</a>
Alma Finance	40 128 139 515	<a href="http://www.almafinance.com.au">www.almafinance.com.au</a>
Angle Auto Finance	161130696	<a href="https://www.angleauto.com.au/">https://www.angleauto.com.au/</a>
Angle Finance	603303126	<a href="http://www.anglefinance.com.au">www.anglefinance.com.au</a>
ANZ	11 005 357 522	<a href="https://www.anz.com.au">https://www.anz.com.au</a>
Aotea Finance Ltd	9429038795701	<a href="https://aoteafinance.co.nz">https://aoteafinance.co.nz</a>
ARTHURMAC	44114517752	<a href="http://www.arthurmac.com.au">www.arthurmac.com.au</a>
Asset Rental Group (Holdings) Ltd	45 637 141 998	<a href="https://www.arg.ltd/">https://www.arg.ltd/</a>
Aussie Credit	59126911635	<a href="https://aussiecredit.com.au/">https://aussiecredit.com.au/</a>
Australian Motorcycle & Marine Finance	85 603 969 875	<a href="https://www.ammf.com.au/">https://www.ammf.com.au/</a>
Australian Premier Finance	54104959435	<a href="https://www.australianpremierfinance.com.au/login/">https://www.australianpremierfinance.com.au/login/</a>
Automotive Financial Services	73 003 622 375	<a href="https://www.afs.com.au">https://www.afs.com.au</a>
Autopay	40 163 691 236	<a href="http://www.autopay.com.au">www.autopay.com.au</a>
Auzcap Business Finance	73 650 612 338	<a href="https://www.auzcap.com.au/">https://www.auzcap.com.au/</a>
Avanti Finance	22222222222	<a href="https://www.avantifinance.co.nz/">https://www.avantifinance.co.nz/</a>
AWN Insurance	78 075 483 206	<a href="http://www.awninsurance.com.au">www.awninsurance.com.au</a>
Azora	087 826 159	<a href="https://www.azorafinance.com/asset-finance">https://www.azorafinance.com/asset-finance</a>
Azora Consumer Car Loans	53 147 803 576	<a href="https://www.azorafinance.com/asset-finance">https://www.azorafinance.com/asset-finance</a>
Banjo Loans	601 130 527	<a href="http://www.banjoloans.com.au">www.banjoloans.com.au</a>
Bizcap	633927090	<a href="http://bizcap.com.au">bizcap.com.au</a>
BOM	33 007 457 141	<a href="https://www.bankofmelbourne.com.au">https://www.bankofmelbourne.com.au</a>
BOQ Equipment Finance LTD	56 065 745 735,	<a href="http://www.boqfinance.com.au">www.boqfinance.com.au</a>
BOQ Finance / Leisure	92080151266	<a href="http://www.boqfinance.com.au">www.boqfinance.com.au</a>
Branded Financial Services	27 004 013 334	<a href="http://www.brandedfinancial.com.au">www.brandedfinancial.com.au</a>
Business Fuel	629 419 021	<a href="http://www.businessfuel.com.au">www.businessfuel.com.au</a>
C1 Car Loans	95 113 695 453	<a href="http://www.c1carloans.com.au">www.c1carloans.com.au</a>
Capify	38 630 469 117	<a href="https://www.capify.com.au/">https://www.capify.com.au/</a>
Capital Finance Australia Ltd	23 069 663 136	<a href="https://www.capitalfinance.com.au">https://www.capitalfinance.com.au</a>
CarStart Finance	47 156 477 413	<a href="http://www.carstart.com.au">www.carstart.com.au</a>
CBA	48 123 123 124	<a href="http://www.commbank.com.au">www.commbank.com.au</a>
CFI Finance	166 603 578	<a href="https://www.cfifinance.com.au/asset-finance/">https://www.cfifinance.com.au/asset-finance/</a>
Club Marine	15 000 122 850	<a href="https://www.clubmarine.com.au/">https://www.clubmarine.com.au/</a>
Commercial Equity Group	67 009 509 077	<a href="https://www.commercialequity.com.au/">https://www.commercialequity.com.au/</a>
Community First	80 087 649 938	<a href="https://communityfirst.com.au/">https://communityfirst.com.au/</a>
Credit Concierge	78 625 017 165	<a href="https://creditconcierge.com.au">https://creditconcierge.com.au</a>
Dynamoney	40 603 273 365	<a href="http://www.dynamoney.com">www.dynamoney.com</a>
Early Pay	098 952 277	<a href="https://www.earlypay.com.au/">https://www.earlypay.com.au/</a>
emoney Home Loans	079790364	<a href="http://www.emoneyhomeloans.com.au">www.emoneyhomeloans.com.au</a>
FINANCE NOW	94 290 371 976 74	<a href="http://financenow.co.nz">financenow.co.nz</a>
Finance One	80 139 719 903	<a href="https://prime.financeone.com.au">https://prime.financeone.com.au</a>
Finance One Commercial	18 634 900 548	<a href="https://prime.financeone.com.au">https://prime.financeone.com.au</a>
Financial Holdings Limited	9429038520839	<a href="https://www.fhlnz.co.nz/">https://www.fhlnz.co.nz/</a>
Finstro	46 605 121 364	<a href="https://finstro.com/en-au">https://finstro.com/en-au</a>
Firstmac	59 094 145 963	<a href="https://www.firstmac.com.au">https://www.firstmac.com.au</a>

Credit Provider	ABN / ACN	Website Address
FleetPlan	69143973531	<a href="http://www.fleetplan.com.au">www.fleetplan.com.au</a>
FlexFleet	51081785711	<a href="https://www.flexfleet.com.au">https://www.flexfleet.com.au</a>
Flexicommercial Ltd (NZ)	94 290 381 672 49	<a href="https://www.flexicommercial.com/nz/">https://www.flexicommercial.com/nz/</a>
Flexicommercial Pty Ltd	17 644 644 860	<a href="http://www.flexicommercial.com">www.flexicommercial.com</a>
Forward Finance Pty Ltd	60162976981	<a href="http://forwardfinance.com.au">forwardfinance.com.au</a>
Fox Symes	35 091 225 357	<a href="http://www.foxsymescarloans.com.au">www.foxsymescarloans.com.au</a>
Gamma Duo Financial Services Pty Ltd	83 675 176 913	<a href="https://www.gammaduo.com.au/">https://www.gammaduo.com.au/</a>
Gedda Money	83 611 343 572	<a href="http://www.gedda.com.au">www.gedda.com.au</a>
Geneva Finance	11111111111	<a href="https://www.genevafinance.co.nz/?utm_source=googlemaps&amp;utm_medium=auckland">https://www.genevafinance.co.nz/?utm_source=googlemaps&amp;utm_medium=auckland</a>
Golden Loans	96 141 873 743	<a href="https://goldenloans.com.au/">https://goldenloans.com.au/</a>
Green Light Auto	39 131 507 474	<a href="https://loans.greenlightauto.finance">https://loans.greenlightauto.finance</a>
Grenke	27615226045	<a href="http://www.grenke.com.au">www.grenke.com.au</a>
Group & General Finance	87000903257	<a href="https://www.groupandgeneral.com/">https://www.groupandgeneral.com/</a>
In Front Australian Business Solutions	21 127 427 445	<a href="http://www.infrontabs.com.au">www.infrontabs.com.au</a>
Insurance Entry Only	76566776	<a href="http://76767676">76767676</a>
Jacaranda Finance	53162078195	<a href="http://jacarandafinance.com.au">jacarandafinance.com.au</a>
Judo Bank	11 615 995 581	<a href="https://www.judo.bank/home">https://www.judo.bank/home</a>
Latitude EMotor	80 004 187 419	<a href="https://emotor.latitudefinancial.com.au">https://emotor.latitudefinancial.com.au</a>
Latitude Personal Loans	54008443810	<a href="https://www.latitudefinancial.com.au/personal-loan/">https://www.latitudefinancial.com.au/personal-loan/</a>
LeaseWise	73000132436	<a href="https://leasewise.com.au/">https://leasewise.com.au/</a>
Liberty	55 077 248 983	<a href="http://www.liberty.com.au">www.liberty.com.au</a>
Lumi Finance	75 627 897 625	<a href="http://www.lumifinance.com.au">www.lumifinance.com.au</a>
Macquarie Leasing	46 008 583 542	<a href="https://introducer.macquarie.com.au/landing">https://introducer.macquarie.com.au/landing</a>
Macquarie Leasing Commercial	46008583542	<a href="https://introducer.macquarie.com.au/landing">https://introducer.macquarie.com.au/landing</a>
Madura LTD (Bendigo Leasing and Finance Pty Ltd)	15081835332	<a href="http://www.blf.com.au">www.blf.com.au</a>
Maple Asset Finance	92674353103	<a href="http://maplecommercial.com.au">maplecommercial.com.au</a>
Metro CF Pty Ltd	85 650 102 891	<a href="http://www.metrofin.com.au">www.metrofin.com.au</a>
Metro Finance	44 600 674 093	<a href="http://www.metrofin.com.au">www.metrofin.com.au</a>
Miracle Car Finance	73 121 367 226	<a href="http://miraclecarfinance.com.au/">http://miraclecarfinance.com.au/</a>
Money 3	63 117 296 143	<a href="http://www.money3.com.au">www.money3.com.au</a>
Money Place	25 081 982 872	<a href="http://www.moneyplace.com.au">www.moneyplace.com.au</a>
MoneyMe	40163691236	<a href="https://www.moneyme.com.au/privacy-consent">https://www.moneyme.com.au/privacy-consent</a>
Moneytech Services Pty Ltd	81112110933	<a href="http://www.moneytech.com.au">www.moneytech.com.au</a>
Morris Finance	70 083 630 139	<a href="http://www.morrisfinance.com.au">www.morrisfinance.com.au</a>
Moula Money Pty Ltd	95164875325	<a href="http://www.moula.com.au/partner">www.moula.com.au/partner</a>
Multipli Pty. Limited	12 130 240 443	<a href="http://www.multipli.com.au">www.multipli.com.au</a>
NAB	12 004 044 937	<a href="https://www.nab.com.au/">https://www.nab.com.au/</a>
National One Automotive	83 130 591 178	<a href="http://nationaloneautomotive.com.au">nationaloneautomotive.com.au</a>
Nautilus Marine	93 004 727 75	<a href="http://www.nautilusinsurance.com.au/">http://www.nautilusinsurance.com.au/</a>
New Start Auto Loans	82 127 430 559	<a href="http://www.newstartautoloans.com.au">www.newstartautoloans.com.au</a>
Now Finance	158 703 612	<a href="https://nowfinance.com.au">https://nowfinance.com.au</a>
On Deck Capital Australia Pty Ltd	28 603 753 215	<a href="http://www.ondeck.com.au">www.ondeck.com.au</a>
Orix	79002992681	<a href="http://www.orix.com.au">www.orix.com.au</a>
Other Lender	99999999999	<a href="http://www.temporarylender.com.au">www.temporarylender.com.au</a>
Ourmoneymarket	64 605 231 669	<a href="http://www.ourmoneymarket.com.au">www.ourmoneymarket.com.au</a>

Credit Provider	ABN / ACN	Website Address
Parallel Finance	25 132 674 643	<a href="https://parallel.fi/">https://parallel.fi/</a>
Pepper Asset Finance	56 165 183 317	<a href="https://www.peppermoney.com.au/">https://www.peppermoney.com.au/</a>
Plenti	57 166 646 635	<a href="https://members.plenti.com.au/Container/brokerportal/login">https://members.plenti.com.au/Container/brokerportal/login</a>
Presidian	99 166 382 369	<a href="http://www.presidianwarranty.com.au">www.presidianwarranty.com.au</a>
Prospa	47 154 775 667	<a href="http://www.prospa.com">www.prospa.com</a>
Quest	17625126641	<a href="https://quest.finance/">https://quest.finance/</a>
RACV Finance Ltd	82 004 292 291	<a href="http://racv.com.au/finance">racv.com.au/finance</a>
Rapid Loans	54 103 660 546	<a href="http://www.rapidloans.com.au">www.rapidloans.com.au</a>
Rapid Loans V1	54 103 660 546	<a href="http://www.rapidloans.com.au">www.rapidloans.com.au</a>
Rapid Loansv2	54 103 660 546	<a href="http://www.rapidloans.com.au">www.rapidloans.com.au</a>
Resimac Asset Finance	93 098 034 041	<a href="http://www.resimacassetfinance.com.au">www.resimacassetfinance.com.au</a>
Rohanna Pty Ltd	008 905 477	<a href="https://www.johnhughes.com.au/">https://www.johnhughes.com.au/</a>
Salt and Lime	619 815 833	<a href="https://www.saltandlime.com.au/">https://www.saltandlime.com.au/</a>
Scotpac Business Finance	79 008 636 388	<a href="http://www.scotpac.com.au">www.scotpac.com.au</a>
Selfco	099591616	<a href="https://selfco.com.au/">https://selfco.com.au/</a>
Shift	24 149 390 625	<a href="https://www.shift.com.au/">https://www.shift.com.au/</a>
Society One	423660	<a href="http://societyone.com.au/broker">societyone.com.au/broker</a>
Southern Cross Credit Union Pty Ltd	82 087 650 682	<a href="https://www.sccu.com.au/">https://www.sccu.com.au/</a>
Sovereign Credit	77 089 890 326	<a href="http://www.sovereigncredit.com.au">www.sovereigncredit.com.au</a>
Speedy Business Finance	19648718370	<a href="http://www.speedybusines.com.au">www.speedybusines.com.au</a>
Speedy Finance	51 107 822 766	<a href="http://www.speedybusiness.com.au">www.speedybusiness.com.au</a>
St George Automotive Finance	33007457141	<a href="http://stgeorge.com.au">stgeorge.com.au</a>
Swoosh Finance	67118176631	<a href="http://www.swoosh.com.au">www.swoosh.com.au</a>
The Asset Financier (Allied Credit)	143 964 667	<a href="https://alliedcredit.com.au/">https://alliedcredit.com.au/</a>
Thorn Business Finance	87 626 540 832	<a href="https://www.thornbusinessfinance.com.au/thorn-business-finance/contact-us">https://www.thornbusinessfinance.com.au/thorn-business-finance/contact-us</a>
TL Rentals	27 071 702 264	<a href="http://www.tlrentals.com.au/">http://www.tlrentals.com.au/</a>
Trucap	26 623 171 773	<a href="https://www.trucap.com.au/">https://www.trucap.com.au/</a>
True Pillars	623 138 241	<a href="https://www.truepillars.com/">https://www.truepillars.com/</a>
Ume Loans	25 138 637 064	<a href="http://www.umeloans.com.au">www.umeloans.com.au</a>
Veya Money	31 609 859 985	<a href="https://alliedcredit.com.au/">https://alliedcredit.com.au/</a>
Volkswagen Financial Services	20097071460	<a href="http://www.vwfs.com.au">www.vwfs.com.au</a>
Westpac	33 007 457 141	<a href="http://www.westpac.com.au">www.westpac.com.au</a>
WISR	39 119 503 221	<a href="http://www.wisr.com.au">www.wisr.com.au</a>

### 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