



Alders Finance Pty Limited

ABN 69 065 675 318

Motor Vehicle & Business Equipment
Finance

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(02)9890-9431







Privacy Disclosure Statement

To Alders Finance Pty Limited ABN 69 065 675 318 (“Alders”) and its related bodies corporate. By applying for this Rental / Lease / Loan / Hire Purchase / Offer to Hire (the “facility”), you agree and consent to the following matters.

- (a) The words “we” and “us” used in this Statement mean Alders Finance Pty Limited ABN 69 065 675 318 and each and every one of its related companies (including subsidiaries and assignees), whether acting collectively or alone. So, for example, where you are agreeing that we may collect, use or disclose your information for a stated purpose, you are providing your consent to each of these companies individually as well as collectively;
- (b) The words “your information”, used in this Statement mean personal information about you that we obtain from you or from any one else, regardless of how or when it comes to us;
- (c) Collection of your information is essential for us to service both your relationship with us and our business operations. Without your information that we request you to provide to us, we would not be able to provide you with our products and services;
- (d) The Privacy Act 1988 allows the following information about the hirer/renter/guarantor named in the application (“you”) to be disclosed:
 - (i) details to identify you - that is, your name, sex, date of birth, current and 2 previous addresses, your current or last known employer, and your driver’s licence number;
 - (ii) the fact that you have applied for credit and the amount or that we are a current credit provider to you;
 - (iii) advice that payments previously notified as unpaid are no longer overdue;
 - (iv) payments overdue for at least 60 days and for which collection action has started;
 - (v) cheques for more than \$100 drawn by you which have been dishonoured more than once;
 - (vi) in specified circumstances, that in our opinion you have committed a serious credit infringement, and;
 - (vii) the fact that credit provided to you by us has been paid or otherwise discharged;
- (e) We collect and will collect your information primarily for the purpose of assessing your finance application and/or to consider you as a guarantor for the loan applied for. You agree and consent to us obtaining, using and disclosing your information before the application is approved and if approved, for the initial establishment of the facility and then for the subsequent administration and eventual finalisation of the facility. You agree and consent to us using and disclosing your information to other financial institutions including but not limited to St George Bank Limited, St George Finance Limited and Westpac Banking Corporation Limited;
- (f) You agree and consent to us obtaining, using & disclosing your information to any of the following types of organisations (including individuals):
 - (i) credit reporting agencies;
 - (ii) debt collecting agencies;
 - (iii) other organisations with whom we have arrangements or alliances for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
 - (iv) our agents, contractors and external advisers who we engage to carry out our functions and activities from time to time or who assist us to carry out our functions and activities;
 - (v) your agents, including your finance broker, accountant, stock broker and your legal or financial advisers;
 - (vi) your executor, administrator, trustee, guardian or attorney;
 - (vii) your referees, including your employer;
 - (viii) regulatory bodies, government agencies and law enforcement bodies;
 - (ix) any person who introduces you to us;
 - (x) other parties we are authorised or required by law to disclose information to;
 - (xi) other credit providers that you have had dealings with previously or as listed on your credit report and you consent to us discussing any matters pertaining to your credit worthiness, credit standing, credit

history or credit capacity that credit providers are allowed to give to or receive from each other under the privacy act 1988;

- (xii) payment system operators;
 - (xiii) any mortgage insurer used by Alders and any reinsurer of any such mortgage insurer;
 - (xiv) an existing guarantor or a prospective guarantor, a credit report and any other information about my/our credit worthiness, credit standing, credit history or credit capacity. This information may be used for the purpose of the prospective guarantor deciding whether to act as guarantor, or to keep the existing guarantor informed about the guarantee.
- (g) You also agree and consent to us obtaining from any credit reporting agency a credit report containing personal credit information about you; and any business which provides information about the commercial credit worthiness of persons, information about your commercial activities or commercial credit worthiness, in each case for the purpose of assessing your application/guarantee for commercial credit:
- (h) You also agree and consent to us using or disclosing your information for each of the following additional purposes:
- (i) considering any other application made by you to us;
 - (ii) helping us to develop and identify products and services that may interest you;
 - (iii) telling you about products and services (unless you have asked us not to);
 - (iv) maintaining our relationship with you;
 - (v) conducting market or customer satisfaction research;
 - (vi) performing our internal administration and operations including accounting, risk management, record keeping, archiving, systems development and testing, credit scoring and staff training;
 - (vii) compliance with legislative and regulatory requirements;
 - (viii) prevention and investigation of crime or fraud to protect your interest and our interest;
 - (ix) developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services; and
 - (x) managing our rights and obligations in relation to the external payment systems.
- (i) Subject to the provisions of the Privacy Act 1988, you have a right to access your personal information, subject to some exceptions allowed by law. You may be required to put your request in writing for security reasons. Alders reserves the right to charge a fee for searching for and providing access to your information.
- (j) Where any of your information that you supply to us in order to help us provide our products and services to you is sensitive information (such as information about health status, membership of a trade union or political association), you nevertheless consent to its collection by us.
- (k) If you supply us with personal information about another person, you agree to show them a copy of this Statement and to tell that person that:
- i) we are holding personal information about that person and he or she can contact us at Alders' office;
 - ii) personal information collected about that person will be used for the primary purpose set out in this Statement and that without that personal information, this purpose cannot be fulfilled;
 - iii) personal information collected about that person will usually be disclosed to third party organisations described in this Statement; and
 - iv) that person has the right to access and correct personal information we hold about him or her.

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(Name)	(Signature)
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(Address)	(Date)
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(Name)	(Signature)
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(Address)	(Date)
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(Name)	(Signature)
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