

PRIVACY NOTICE AND CONSENT FOR A CREDIT APPLICATION

1. MEANING OF WORDS: In this document:

- “we”, “us” and “our” refers to Lantern Finance Pty Ltd, ABN 70 120 582 701, trading as EquipFund (“EF”) (and includes any principal financier if EF is acting as agent or Facilitator for a principal financier) Australian Credit License #A01 848 and its related bodies corporate, and also includes any credit provider that we act for as agent;
- “you” refers to the persons who are applying for credit from us or proposing to act as a guarantor, or who are directors of a company that is applying for credit from us; and
- Words defined in the Privacy Act 1988 (Cth) have the same meaning.

2. OUR CONTACT DETAILS: You can contact us as follows: Suite 15, the Pegasus Centre, 42 Bundall Road, Bundall, QLD, 4217. Call 1800 378 473 or Fax 1300 724 226

3. YOUR ACKNOWLEDGEMENTS AND CONSENTS: By signing this document you acknowledge and agree to the statements in this document.

4. WHY WE COLLECT PERSONAL INFORMATION: We may collect personal information about you for the following purposes:

- to answer an enquiry from you;
- to provide you with the service you requested;
- to enable us to develop, administer and manage our services and businesses;
- to customise services to better meet your needs and preferences;
- to assess your application and manage your account with us;
- to compile a customer profile about you to serve you better;
- to engage a credit reporting body to conduct a credit and reference check;
- to assess your creditworthiness;
- billing purposes and collection of debts;
- statistical purposes;
- future promotional and marketing purposes including direct marketing purposes, and to inform you of special offers, promotions and competitions;
- for research purposes to better improve our website, products or services;
- any other customer support purposes;
- to notify credit providers of a default by you of your agreement with us;
- to deal with complaints; and
- To enforce our rights when you are in breach.

5. COLLECTION REQUIRED BY LAW: Collection of some personal information about you may also be required or Authorised by or under an Australian law. These laws include:

- the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), which requires us to collect personal information about you when verifying your identity;
- the National Consumer Credit Protection Act 2009 (Cth), which requires us to make inquiries about you when assessing an application for credit by you; and
- The Personal Property Securities Act 2009 (Cth), under which we may need to collect personal information about you to record a security interest on the Personal Property Securities Register.

6. IF YOU DO NOT PROVIDE PERSONAL INFORMATION: The main consequences for you if all or some of the personal information is not collected by us are that we may not be able to provide services to you, or be able to provide them to the same standard. In the case of a credit application, we may not be able to make a decision whether to provide credit to you if you do not give us the information we request.

7. COLLECTING INFORMATION ABOUT YOU FROM SOMEONE ELSE: We may collect personal information about you from someone else, such as from a credit reporting body or another credit provider when we are assessing your credit application or collecting a debt you owe.

8. DISCLOSURE OF PERSONAL INFORMATION: We usually disclose personal information of the kind collected by us to:

- related companies of ours;
- Distributors and introducers of our products and services;
- Credit reporting bodies;
- other credit providers and insurers;
- Service providers including mail houses, printers, call Centres, marketing companies, and technology providers;
- Government bodies;
- Persons who act as your guarantor or who provide security for credit to you;
- debt collectors and assignees of your debts;
- a recognised external dispute resolution scheme of which we are a member; and
- Our professional advisors, including our lawyers, auditors and accountants.

You agree that we may disclose personal information about you to these persons for the purposes for which we collect it where permitted by law, including the Privacy Act. You acknowledge that we may provide your personal information to these persons when required by law.

9. OVERSEAS RECIPIENTS: We are likely to disclose personal information about you to overseas recipients who provide services for us that do not have an Australian link. Those recipients are likely to be located in the Philippines. If you consent to us disclosing your personal information to them, we are not required to take reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles. You agree to us disclosing your personal information to those overseas service providers.

10. CREDIT REPORTING BODIES: The credit reporting bodies that we are likely to disclose your personal information to are:

- **Veda Advantage** Veda - Customer Resolutions PO Box 964 North Sydney NSW 2059 1300 762 207 corrections@veda.com.au
- **Dun & Bradstreet** Attn: Public Access Centre PO Box 7405 St Kilda VIC 3004 1300 734 806 pac.austral@dnb.com.au

11. DISCLOSURE TO US FOR COMMERCIAL CREDIT AND GUARANTEES: A credit reporting body may disclose credit reporting information about you to us if we request the information:

- to assess an application for commercial credit made by you to us;
- to collect overdue payments in relation to commercial credit provided by us to you;
- To assess whether to accept you as a guarantor in relation to credit provided by us to another person or credit for which an application has been made to us by another person.

12. DISCLOSURE TO US FOR PERMITTED PURPOSE: A credit reporting body may also disclose credit reporting information about you to us for a purpose permitted by the Privacy Act. This includes assessing an application for consumer credit by you.

13. DISCLOSURE BY US TO OTHER CREDIT PROVIDERS: We may disclose credit eligibility information about you to another credit provider with an Australian link for any of the following purposes:

- to assess an application for credit by you;
- to assess you becoming a guarantor;
- to assess your creditworthiness;
- to notify credit providers of a default by you of your agreement with us; or to advise credit providers of the status of your agreement with us, where you are in default with credit providers.

14. DISCLOSURE BY US TO A GUARANTOR OR SECURITY PROVIDER: We may disclose credit eligibility information about you if we have provided credit to you or you have applied to us for credit, and the disclosure is to a person with an Australian link for the purpose of that person considering whether to offer to act as a guarantor or to offer property as security for the credit. We may also disclose this information to a person with an Australian link who is a guarantor in relation to credit provided by us to you, or who has provided property as security for such credit.

15. PERSONAL INFORMATION YOU GIVE US ABOUT ANOTHER PERSON: If there is another person named in an application for credit, you may need to provide their personal information to us. You warrant that the other person has consented to the collection of their personal information by us for the reasons it is being collected.

16. PRIVACY POLICY: Our privacy policy has information about how you may access personal information about you that we hold and seek the correction of such information, and how you may complain about a breach of the Australian Privacy Principles or any registered privacy code that may bind us. Our privacy policy also explains how we will deal with such a complaint. You can get a copy of our privacy policy by sending an email request to enquiries@equipfund.com.au. You can request us to provide you with a copy of the policy in an alternative form such as to post you a hard copy.

17. CREDIT REPORTING POLICY: Our credit reporting policy includes information about credit reporting, including:

- the credit reporting bodies to which we are likely to disclose your credit information;
- how credit reporting information is used and your rights in relation to credit reporting information;
- information about how you can access credit eligibility information about you held by us;
- information about how you may seek the correction of credit information or credit eligibility information held by us; and
- How you may complain about a failure by us to comply with Part IIIA of the Privacy Act or the Credit Reporting Privacy Code, and how we will deal with such a complaint.

You can get a copy of our credit reporting information policy by sending an email request to enquiries@equipfund.com.au. You can request us to provide you with a copy of the policy in an alternative form such as to post you a hard copy.

DIRECT MARKETING: You consent to receiving direct marketing communications from us, or if you do not want to receive them, please tick the box under your name when signing below

NAME OF FINANCIERS COVERED UNDER THIS PRIVACY FORM – EACH AND ANY OF:

BENDIGO BANK LIMITED (ABN 11 068 049 178);
 BOQ EQUIPMENT FINANCE LIMITED (ABN 78 008 492 582);
 CAPITAL FINANCE AUSTRALIA LTD (ABN 23 069 663 136);
 CASH RESOURCES AUSTRALIA PTY LTD (ABN 48 784 573 234);
 CBFC LIMITED (ABN 26 008 519 462);
 EQUIPFUND PTY LTD (ABN 69 609 415 358);
 ESANDA FINANCE CORPORATION LIMITED (ABN 64 004 346 043);
 FINECORP FINANCIAL SERVICES PTY LIMITED (ABN 71 072 066 141);
 FIRSTMAC ASSET FINANCE PTY LTD (ABN 50 601 556 647);
 FLEXI RENT (NZ) LIMITED (NEW ZEALAND);
 FLEXIRENT CAPITAL PTY LTD (ABN 93 064 046 046);
 GC LEASING SYDNEY PTY LTD (ABN 27 615 226 045);
 GE CAPITAL AUSTRALIA (ABN 60 008 534 562);
 GE CAPITAL FINANCE PTY LTD (ABN 72 910 500 602);
 GE COMMERCIAL CORPORATION (AUSTRALIA) PTY LTD (ABN 28 000 974 747);
 GE COMMERCIAL PTY LTD (ABN 53 086 920 747);
 GOGETTA FINANCE LIMITED (ABN 88 124 102 647);
 IDEN GROUP PTY LTD (ABN 81 095 728 877);

LANTERN FINANCE PTY LTD (ABN 70 120 582 701);
 LITTLE LEASE COMPANY LTD (ABN 12 087 826 159);
 MACQUARIE BANK LTD (ABN 46 008 583 542);
 MACQUARIE EQUIPMENT RENTALS PTY LTD (ABN 44 112 079 268);
 MACQUARIE LEASING PTY LIMITED (ABN 38 002 674 982);
 MORRIS FINANCE LTD (ABN 70 083 630 139);
 NATIONAL AUSTRALIA BANK LTD (ABN 12 004 044 937);
 ORIX AUSTRALIA CORPORATION LIMITED (ABN 79 002 992 681);
 PEPPER ASSET FINANCE PTY LTD (ABN 56 165 183 317);
 SCOTTISH PACIFIC BUSINESS FINANCE PTY LTD (ABN 79 008 636 388);
 SELECT MY CAR PTY LTD (ABN 26 609 414 744);
 SERVICE FINANCE CORPORATION LTD (ABN 93 077 860 256);
 SILVER CHEF RENTALS PTY LTD (ABN 33 112 241 522);
 ST GEORGE BANK ASSET FINANCE (ABN 17 161 643 447);
 ST. GEORGE EQUIPMENT RENTALS (ABN 99 001 094 471);
 SUNCORP - METWAY LIMITED (ABN 66 010 831 722);
 TECHNOLOGY LEASING LTD (ABN 27 071 702 264);
 WESTPAC BANKING CORPORATION LTD (ABN 33 007 457 141);

PRIVACY ACT DECLARATION AND AUTHORISATION TO RELEASE FINANCIAL INFORMATION

NAME AND SIGNATURE OF INDIVIDUAL(S) GIVING HIS / HER CONSENT AS CUSTOMER OR GUARANTOR

(Only Tick the box next to your signature, if you do not want to receive direct marketing communications from EquipFund or its Partners)

I/we hereby certify that the information provided is true. Under the privacy act 1988, I/we authorize Lantern Finance Pty Ltd T/as EquipFund ABN 70 120 582 701 (EF) or their AUTHORISED REPRESENTATIVE FUNDING PARTNER(S) to collect and provide to credit reporting agencies personal information and to seek consumer credit reference reports to assess this application. You authorise the Recipients to give and obtain from other credit providers information about your credit worthiness, credit standing, credit history or credit capacity. I/we acknowledge that the credit applied for may be provided by another credit provider and in such cases “EF” may disclose personal information to such credit providers for the purposes of assessing this application. If you would like to know more about the personal information which the Recipients hold about you or the Recipients handling of personal information about you, please contact EquipFund on 1800 378 473. By Signing the below, I / we declare that we are not aware of any know Credit File Defaults, Judgment listings and that we are not presently or have not been in the past been declared bankrupt and our past nor present business / Company has not had a Receiver or Manager appointed

APPLICANT / RENTER / GUARANTOR SIGNATURE (1):		APPLICANT / RENTER / GUARANTOR SIGNATURE (2):	
SIGNED	X	SIGNED	X
PRINT NAME		PRINT NAME	
DATE		DATE	

PLEASE RETURN BY | POST EquipFund - PO BOX 26, LABRADOR, QLD 4215 | FAX 1300 724 226 | EMAIL applications@equipfund.com.au

