

PRIVACY DISCLOSURE STATEMENT & CONSENT

Overview

Stephen James Dunkley ABN 98 113 996 176, trading as Dunkley Capital, ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a director:
 - Consumer credit for personal, household, domestic or residential investment purposes;
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. 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.

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

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws,

only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

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 law 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 details of each CRB with which it deals and other detail 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 provide 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
- 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).

Your rights

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
- The CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on M 0418516376 or email at stephen@dunkleycapital.com.au. In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at www.dunkleycapital.com.au or we will provide you with a copy if you ask us.

You can contact the CRB (Veda Information Services & Solutions Ltd) by telephone on 1300 850 211 or email at membership.query@veda.com.au

Disclosure and Consent

By signing below, you agree we may:

- Use your personal 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 required
 - To source any insurances you require
 - 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. ; 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, as appropriate:

- 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
- When 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 particular purpose, information it holds about you

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.

Authorisation

You authorise us, by writing 'yes' in the box labelled 'Authorised' appearing immediately where you sign below, to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.

Authorised: _____

Applicant or Director Signature: _____

Full Name: _____

Date: _____

Applicant 1 or Company Director 1

Authorised: _____

Applicant or Director Signature: _____

Full Name: _____

Date: _____

Applicant 2 or Company Director 2

Authorised: _____

Guarantor Signature: _____

Full Name: _____

Date: _____

Guarantor

Authorised: _____

Guarantor Signature: _____

Full Name: _____

Date: _____

Guarantor

SCHEDULE OF CREDIT PROVIDERS

Name of Credit Provider	Website
ANZ ABN 11 005 357 522	www.anz.com.au
Bibby Financial Services ABN 69 101 657 041	www.bibby.com.au
BOQ Equipment Finance Ltd ABN 78 008 492 582	www.boq.com.au
Capital Finance ABN 23 069 663 136	www.capitalfinance.com.au
CBA ABN 48 123 123 124	www.commbank.com.au
CFI Rentals ABN 30 166 603 578	www.cashflowit.com.au
Classic Funding Group ABN 84 057 766 551	www.classicfg.com.au
Flexirent Capital ABN 93 064 046 046	www.flexigroup.com.au
Get Capital ACN 149 390 625	www.getcapital.com.au
Go Getta Equipment Funding ABN 88 124 102 647	www.gogetta.com.au
Macquarie Leasing ABN 46 008 583 542	www.macquarie.com.au
Metro Finance ABN 44 600 674 093	www.metrofin.com.au
Morris Finance ABN 70 083 630 139	www.morrisfinance.com.au
Prospera Advance ACN 154 775 667	www.prospa.com
NAB ABN 12 004 044 937	www.nab.com.au
Pepper Equipment Finance ABN 55 094 317 665	www.pepper.com.au
St George ABN 33 007 457 141	www.stgeorge.com.au
Suncorp ABN 66 010 831 722	www.suncorp.com.au
Thorn Equipment Finance ABN 63 008 454 439	www.thorn.com.au
TL Rentals ABN 37 673 920 942	www.tlrentals.com.au
Westpac ABN 33 007 457 141	www.westpac.com.au

PRIVACY AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

Name of Applicant/s:			
Amount of Application:	\$	Purpose:	

Authority for an agreement to obtain an individual's credit information file held by credit reporting agency (Privacy Act 1988)

Applicant/Guarantor 1

Name:			
Address:			
		Time at Address	
Previous address (if less than 2 years)			
Date Of Birth	/	/	Drivers Licence No.

Applicant/Guarantor 2

Name:			
Address:			
		Time at Address	
Previous address (if less than 2 years)			
Date Of Birth	/	/	Drivers Licence No.

I/We authorize you to: -

Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency.

This authority only applies to enquiries made by us in connection with

- an application, or proposed application, by me/us for credit
- my/our having sought advice in relation to existing credit.

Signature Date / /

Print name _____

Signature Date / /

Print name _____



FINANCIAL INFORMATION REQUEST AND AUTHORITY

We hereby authorise the release of financial data as requested by Dunkley Capital, Mr Stephen Dunkley to procure our loan.

Please forward to Dunkley Capital by email to stephen@dunkleycapital.com.au Stephen can be contacted on M: 0418 516376 should you have any queries.

Financials requested for: _____

Company:

Individual:

Partnership:

Any interim accounts completed year to date?

Last 2 years required

Yours faithfully,

Signed:

Signed:

Print Name:

Print Name: