

# CAIRNS FINANCE

Specialists in business lending

B Mundy Pty Ltd atf Scott Smith Family Trust trading as Cairns Finance (Cairns Finance)

## CONSENT TO DISCLOSE PERSONAL INFORMATION TO CAIRNS FINANCE

Cairns Finance or its Appointed Agents, are required to collect, use and disclose your personal information to provide the products and services requested by you or on your behalf. Appointed Agent means the Appointed Agent specified below and includes successors, assigns and transferees.

### PURPOSE FOR COLLECTING PERSONAL INFORMATION

You agree that Cairns Finance or its Appointed Agent may collect, use and disclose your personal information for the following purposes:

1. Processing and tracking your requested services and products;
2. Processing commission payments to Cairns Finance or its Appointed Agent;
3. Marketing and sales promotion so as to inform you of any similar or new products and services which may be of benefit to you in the future;
4. Administrative operations including statistical reports, accounting, record keeping, development and testing of systems and the training of staff and appointed agents;
5. Complying with legislative and regulatory requirements; and
6. Developing, establishing and administering alliances and other arrangements with other organisations relating to the promotion, administration and use of our respective products and services.
7. Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency.

### DISCLOSURE OF PERSONAL INFORMATION

You agree and consent that Cairns Finance or its Appointed Agent may disclose your personal information to each other. You also agree and consent that Cairns Finance or its Appointed Agent may disclose your personal information to the following types of organisations for the purposes outlined above:

1. Banks, non-banks and other financial institutions;
2. Cairns Finance's related corporations;
3. Organisations with whom Cairns Finance have alliances and arrangements and any agents used by Cairns Finance or its business partners in administering such an alliance or arrangement; and
4. Any person(s) or contractor(s) engaged by Cairns Finance.

### ACCESS TO YOUR PERSONAL INFORMATION

All your personal information held by Cairns Finance will be used and disclosed in accordance with the Cairns Finance Privacy Policy, available on the Cairns Finance web site at [www.cairnsfinance.com.au](http://www.cairnsfinance.com.au). Subject to the provisions of the Privacy Act 1988 (Cth), you can arrange access to your personal information held by Cairns Finance or its Appointed Agent by calling Cairns Finance on 0438779355.

If you do not provide Cairns Finance or its Appointed Agent with the requested personal information, Cairns Finance will not be able to supply you with the products and services requested by you or on your behalf.

You have the right at any time to request Cairns Finance or its Appointed Agent not to telephone you or provide you with any further information about products and services and not to disclose your information to any other organisations (including related corporations) for that purpose. You may do this by calling Cairns Finance on 0438 779 355.

### COMMISSION DISCLOSE AGREEMENT

I/we refer to my/our Application to the Lender and acknowledge that I/we have been made aware that if the Lender approves the Application and I/we proceed to accept the Lender's subsequent offer of a loan or overdraft facility, the Lender will pay Cairns Finance a fee for an amount agreed between the Lender and Cairns Finance for the Appointed Agent's work in the preparation and administration of the Application. I/we also acknowledge that Cairns Finance has the right to pay a fee to the Appointed Agent and Cairns Finance and the Appointed Agent may pay a fee to any referring party for any assistance with completing this finance application and also for introducing you to Cairns Finance and / or the Appointed Agent.

### FINANCE BROKERING CONTRACT ACKNOWLEDGEMENT

#### NSW residents only

I/we refer to my/our Application to the Lender and acknowledge I/we have been made aware that in certain circumstances the Finance Broker is required to enter a Finance Broking Contract with the borrower prior to undertaking work on an application. The broker has explained that I/we may make an application to the Consumer Trade & Tenancy Tribunal no later than 3 years after an alleged non compliance, unjust conduct or charging of excessive commission and that they must keep full particulars of the transaction for 7 years.

### APPLICANT/S ACKNOWLEDGEMENT

I/we acknowledge that I/we have read the above and agree that my/our personal information may be passed to Cairns Finance to be used as stated above. I/we also consent to Cairns Finance paying a fee to the Appointed Agent for this transaction. I/we understand that if I/we do not sign this consent and acknowledgement form, the Appointed Agent will not be able to complete my/our services and products requested, and all my/our personal information will be discarded in a safe and secure manner.

Full Name of Applicant 1	Signature of Applicant 1	Date
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Full Name of Applicant 2	Signature of Applicant 2	Date
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Name of Appointed	Agent Name of Appointed Agent's Organisation (if applicable)	