

## Overview

**Quantum Business Finance Pty Ltd** ("Quantum"/ "QBF"), ACN 135 253 191, ('we', 'us', 'our') holder of Australian Credit License (ACL) No 395230 of L2, 493 St Kilda Road, Melbourne, Vic 3004 or any of its affiliated ASIC authorised Credit Representatives 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 consumer and/or commercial credit and personal information ('information') about you for those purposes.

## Privacy Disclosure Statement and Consent

We are collecting 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 Disclosure

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

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS') and/or a commercial credit reporting service ('Commercial CRS'), if you wish us to obtain a report on your behalf;
- Use any information a credit reporting service provides in its report to assist us to preliminarily assess your credit or guarantor application;
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your 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 1 at the end of this document.

A credit provider, to whom we apply, may disclose information about you to, and collect information about you from, one or more Consumer CRS or Commercial CRS.

The website of each credit provider contains details of each Consumer CRS and Commercial CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses the website details will include the following specific information:

- That the CRS 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 provider may disclose that information to Service;
- How you can obtain the credit provider's and/or the Service's policies about managing your 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 CRS not to undertake pre-screening for purposes of direct marketing by a credit provider;
- Your right to request a CRS 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 it 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);
- A Consumer CRS not to use your information for direct marketing assessment purposes, including pre-screening;
- A credit reporting service to provide you with a copy of any 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 **(03) 906 1111** or email: [admin@quantumbusiness.com.au](mailto:admin@quantumbusiness.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 <http://www.quantumbusiness.com.au> or we will provide you with a copy if you ask us. Schedule 2 at the end of this document sets out the contact details for each credit reporting service.

## Disclosure and Consent

By signing below, you agree we may:

- Use your information:
  - To access 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 require;
  - To source any insurances, you require; and
  - 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 Schedule 1 at the end of this document 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 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 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. This includes service providers and lenders who may have representation overseas. It is not practical to list every country in which recipients will be located; however, it is likely to include, Germany, United Kingdom, New Zealand, Philippines, Vietnam, India, Singapore, Japan & United States of America; and
- Disclose your 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 Consumer CRS disclosing information to one or more credit providers specified in Schedule 1 at the end of this document 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 Information (including information obtained by it from a Consumer CRS) to a guarantor, or a prospective guarantor;
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.
- A credit provider confirming your identification details via a third-party system to check those details with a document issuer or official record holder, including the Document Verification Service

## Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this cease when you either withdraw it by contacting us using our details above or 12 months after you sign below, whichever first occurs.

This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. *The extended effectiveness does not apply in relation to consumer credit.*

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

## Amounts and Benefits we Receive

As a broker, we may receive commission payments and other benefits from a third-party for arranging and facilitating finance and insurance for you.

### Commercial Finance

A financier may make payments to us for business introduced to the financier and/or the volume of transactions we introduce to the financier, and/or the extent to which finance arrangements we introduce remain up to date in payments.

### Consumer Finance

Consumer credit law has specific requirements for disclosure of commissions and like payments. We will set out the required detail in the transaction disclosure documents we must give you. In addition, the financier (Credit Provider) will include details in your loan contract.

### Other brokers

We may also receive payments from other brokers we have arrangements with for the introduction of clients to a financier.

### Non-monetary Benefits

Not all benefits we receive are necessarily monetary and may include, training, tickets, trips or similar benefits.

## Amounts and Benefits we Pay

In addition, we may pay amounts to third parties who refer you to us. These third-parties may include other businesses with whom you are, or have been, dealing with, such as other broker, referrers, sellers of goods or services.

For consumer finance, we will tell you about them in the transaction disclosure documents (Credit Proposal) the law requires us to give you

## South Australia (S.A.) & New South Wales (NSW) customers

**S.A.-** For specific finance transactions we may arrange for you, we will tell you details of the amounts we receive or pay or are likely to receive or pay, or if not known at the time, how these amounts are calculated and/or reasonable estimate of the amounts, as well as who pays and receives these amounts.

**NSW - Fair Trading Act 1987 (NSW) "FTA" new section 47B of the FTA.**





A finance broker must, before acting under an arrangement that provides for the broker to receive a financial incentive, take reasonable steps to ensure the consumer being supplied the services to which the financial incentives relates is aware of the arrangement. Incentives may include those listed above. (Amounts & Benefits we Receive)

## Appointment to Act

I hereby appoint Quantum Business Finance Pty Ltd to act as my finance broker. This mandate confirms, that Quantum Business Finance Pty Ltd. has been appointed to collect, collate, and prepare relevant documentation and forward to potential lenders and/or financial intermediaries for the purpose of procuring suitable finance.

## Authorisation

By signing this document, you authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

<b>Applicant/Guarantor 1</b>	<b>Applicant/Guarantor 2</b>
Signature: 	Signature: 
Name:	Name:
Date signed: / /	Date signed: / /
<b>Applicant/Guarantor 3</b>	<b>Applicant/Guarantor 4</b>
Signature: 	Signature: 
Name:	Name:
Date signed: / /	Date signed: / /

<b># Authorised Contacts</b>	
Accountant: [Personal Name & Contact #]	Solicitor: [Personal Name & Contact #]

**SCHEDULE 1: CREDIT PROVIDERS**

Name of Credit Provider	Website
Angle Finance ( <b>ANGLE</b> )	<a href="http://www.anglefinance.com.au">http://www.anglefinance.com.au</a>
Australian Motorcycle & Marine Finance Pty Ltd ( <b>AMMF</b> )	<a href="http://www.ammf.com.au">http://www.ammf.com.au</a>
Australian and New Zealand Banking Group Ltd ( <b>ANZ</b> )	<a href="http://www.anz.com.au">http://www.anz.com.au</a>
Azora Asset Finance Pty Ltd ( <b>AZORA</b> )	<a href="http://www.azora.com.au">http://www.azora.com.au</a>
Bigstone Capital Pty Ltd ( <b>BIGSTONE</b> )	<a href="https://www.bigstone.com.au">https://www.bigstone.com.au</a>
BOQ Equipment Finance Ltd ( <b>BOQ</b> )	<a href="http://www.boq.com.au">http://www.boq.com.au</a>
BOQF Cashflow Finance Pty Ltd ( <b>BOQF</b> )	<a href="http://www.boq.com.au">http://www.boq.com.au</a>
Boston Capital ( <b>BOSTON</b> )	<a href="http://www.bostoncapital.com.au">http://www.bostoncapital.com.au</a>
Capital Finance Australia Ltd ( <b>CFAL</b> )	<a href="http://www.capitalfinance.com.au">http://www.capitalfinance.com.au</a>
Commercial Equity Group Ltd ( <b>CEG</b> )	<a href="http://www.commercialequity.com.au">http://www.commercialequity.com.au</a>
Commonwealth Bank of Australia ( <b>CBA</b> )	<a href="https://www.commbank.com.au">https://www.commbank.com.au</a>
Earlypay - Cashflow Finance Pty Ltd & Classic Finance Pty Ltd t/as ( <b>EARLYPAY</b> )	<a href="https://www.earlypay.com.au">https://www.earlypay.com.au</a>
Finstro Holdings Pty Ltd ( <b>FINSTRO</b> )	<a href="https://www.finstro.com">https://www.finstro.com</a>
Fleet Partners Australia ( <b>FLEETPARTNERS</b> )	<a href="https://www.fleetpartners.com.au">https://www.fleetpartners.com.au</a>
flexicommercial Pty Ltd ( <b>flexicommercial</b> )	<a href="http://www.flexicommercial.com.au">http://www.flexicommercial.com.au</a>
Flexfleet Pty Ltd ( <b>FLEXFLEET</b> )	<a href="http://www.flexfleet.com.au">http://www.flexfleet.com.au</a>
FundIT Ltd ( <b>BANJO LOANS</b> )	<a href="http://www.banjo loans.com">http://www.banjo loans.com</a>
G C Leasing Melbourne Pty Ltd ( <b>GRENKE</b> )	<a href="http://www.grenke.com.au">http://www.grenke.com.au</a>
Grow Commercial Pty Ltd ( <b>GROW</b> )	<a href="http://www.growassetfinance.com.au">http://www.growassetfinance.com.au</a>
Resimac Asset Finance ( <b>RESIMAC</b> )	<a href="http://www.resimacassetfinance.com.au">http://www.resimacassetfinance.com.au</a>
Judo Bank Pty Ltd ( <b>JUDO</b> )	<a href="http://www.judobank.com.au">http://www.judobank.com.au</a>
Liberty Financial Services Pty Ltd ( <b>LIBERTY</b> )	<a href="http://www.liberty.com.au">http://www.liberty.com.au</a>
Macquarie Leasing Pty Ltd ( <b>MACQUARIE</b> )	<a href="http://www.macquarie.com.au/mgl/au">http://www.macquarie.com.au/mgl/au</a>
Metro Finance Pty Ltd ( <b>METRO</b> )	<a href="http://www.metrofin.com.au/">http://www.metrofin.com.au/</a>
Morris Finance Ltd ( <b>MORRIS</b> )	<a href="http://www.morrisfinance.com.au">http://www.morrisfinance.com.au</a>
MoneyMe Pty Ltd t/as AutoPay ( <b>AUTOPAY</b> )	<a href="http://www.moneyme.com.au">http://www.moneyme.com.au</a>
Moula Money Pty Ltd Group ( <b>MOULA</b> )	<a href="http://www.moula.com.au">http://www.moula.com.au</a>
Multipli Pty Ltd ( <b>MULTIPLI</b> )	<a href="http://www.multipli.com.au">http://www.multipli.com.au</a>
National Australia Bank Ltd ( <b>NAB</b> )	<a href="http://www.nab.com.au">http://www.nab.com.au</a>
Pepper Asset Finance Pty Ltd ( <b>PEPPER</b> )	<a href="http://www.peppergroup.com.au">http://www.peppergroup.com.au</a>
Service Finance Corporation Ltd ( <b>SERVICE</b> )	<a href="http://www.servicefinance.com.au">http://www.servicefinance.com.au</a>
Scottish Pacific Business Finance Pty Ltd ( <b>SCOTPAC</b> )	<a href="http://www.scottishpacific.com.au">http://www.scottishpacific.com.au</a>
Shift Financial Pty Ltd ( <b>SHIFT</b> )	<a href="http://www.shift.com.au">http://www.shift.com.au</a>
Specialist Equipment Leasing Finance Company ( <b>SELFCO</b> )	<a href="http://www.selfco.com.au/">http://www.selfco.com.au/</a>
Thommoney Pty Ltd ( <b>THORMONEY</b> )	<a href="http://www.thorn.money">http://www.thorn.money</a>
Vestone Capital Pty Ltd ( <b>VESTONE</b> )	<a href="http://www.vestonecapital.com">http://www.vestonecapital.com</a>
Westpac Banking Corporation ( <b>WESTPAC</b> )	<a href="http://www.westpac.com.au">http://www.westpac.com.au</a>
Wisr Finance Pty Ltd ( <b>WISR</b> )	<a href="http://www.wisr.com.au">http://www.wisr.com.au</a>
Zip Business Australia Pty Ltd ( <b>ZIP Business</b> )	<a href="http://www.business.zip.co">http://www.business.zip.co</a>

**SCHEDULE 2: CONSUMER / COMMERCIAL CREDIT REPORTING SERVICES**

Name	Website / Email Address	Telephone
Creditorwatch	<a href="http://www.creditorwatch.com.au">www.creditorwatch.com.au</a>	1300 501 312
Dun & Bradstreet	<a href="mailto:pac.austral@dnb.com.au">pac.austral@dnb.com.au</a>	1300 734 806
Equifax	<a href="http://www.equifax.com.au">www.equifax.com.au</a>	138 332
Experian	<a href="http://www.experian.com.au">www.experian.com.au</a>	1300 783 684

Dear **Director and Guarantor**

Today we are working on your finance application for the purchase of <insert goods here>

As your broker we engage on your behalf with a large panel of lenders – these lenders are listed in the privacy consent authorisation. Several of these lenders are members of the Australian Banking Association (ABA) who are required to be compliant with the Banking Code of Practice.

If you'd like to learn more, click on <https://www.ausbanking.org.au/campaigns/new-banking-code/>.

In the Banking Code of Practice chapter 20, paragraphs 72-74 are particularly helpful for small business customers. Or if you have questions, please call or email us - good communication is vital to our relationship with you.

**The Banking Code of Practice requires us to notify you of the below information**

I reaffirm that I have advised you how we will assist you with your application and the initial information necessary.

We are required to advise you that the application process could take up to 14 days.

On occasion further documentation or information may be required to progress your application. In simple terms, the application timing can differ in each instance. Quantum Business Finance will strive to make this process as timely and seamless as possible

As the applicant, you have confirmed to us that there are no foreseeable changes to your circumstance that would impact your financial situation.

*Example:* Additional liabilities you will incur, not already disclosed, or reductions to your income.

You further confirm that you have sufficient ongoing monthly cash flow to meet your repayments for this application. This takes into account your existing income and expenses, including your debt and other liabilities.

We thank you for the opportunity to assist with your finance needs, and welcome any questions you may have.

Best wishes

**Jonathon Spong**