

Privacy Consent

ABOUT US ("we, us, our"):

Credit Representative details: (we, us, our)	Andrew Larcombe Credit Representative Number 393064
Our Contact Details	0417 512 306 www.morbanx.com.au
Corporate Representative Details (if applicable)	Morbanx Pty Ltd Credit Representative Number 415282
Licensee Details	NewCo Financial Services Pty Limited Australian Credit Licence: 385054

We are seeking this consent from you to allow us to collect personal and financial information about you. (The information you provide will be held by us, and stored as per our Privacy Policy). When you sign below, you agree we can, consistent within Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for the purpose of providing credit assistance.

If you wish, you allow us to obtain your credit information from a credit reporting body on your behalf where applicable.

We may use credit information and any other information you provide to arrange or provide finance and other services.

We are collecting credit and personal 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 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, to source a suitable credit provider and any required insurances and to manage the application process, where required. We may also refer your application to a credit provider, they will then provide credit assistance to you as required under the law. 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.

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. We may exchange the information with the following types of entities, some of which may be located overseas. (Persons who provide finance or other products to you, or to whom an application has been made for those products.)

- Financial consultants, accountants, lawyers and advisers;
- Disclose your identification information to a CRB (Credit Reporting Body) 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 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 as part of your application for finance on your behalf;
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services;
- Any person where we are required by law to do so;

- Any of our associates, related entities or contractors;
- Your referees, such as your employer, to verify information you have provided;
- Any person considering acquiring an interest in our business or assets; or
- Any organisation providing online verification of your identity.

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.

Each credit provider will have their own Privacy Policy and Privacy Consent form. You can access the credit providers Privacy Policy by visiting their website. The credit providers Privacy Consent form will be provided to you before an application for credit is lodged with the credit provider.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of their privacy documents in a format that suits you (eg. hardcopy or email).

You may gain access to the personal information that we hold about you by contacting your broker directly. A copy of our privacy policy can be obtained from our website www.newco.net.au or by contacting us on 1300 888 416. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process. Our Privacy Statement is attached to the Credit Guide that your Broker has provided to you.

If you are a Guarantor, we seek your consent to obtain the above information about you in connection to your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act.

If you do not provide the information we may be unable to assist in arranging finance or providing other services.

- You agree that we may collect use and disclose your information as specified above.
- I/we consent and allow our credit representative to undertake a credit check on our behalf.
- Please DO NOT do a credit check, other arrangements will be made (for example, I will obtain my own credit check, or I am happy for the credit provider to do this on my behalf)

Persons you authorise us to contact you your behalf where required:

Authorised Contacts	Name	Contact Number
Accountant		
Solicitor		
Financial Planner		
Conveyancer		

Applicant/Guarantor Details

Applicant/Guarantor Name (print)	Signature	Date