

Privacy Consent

ABOUT US (“we, us, our”):

Credit Representative details: (we, us, our)	Credit Representative Name: Credit Representative Number:
Our Contact Details	Mobile:
Corporate Representative Details (if applicable)	
Licensee Details: (we, us, our)	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 credit representative, 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, or are associated with entities with whom we engage).

- 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, including loan processing services which may be located either in Australia and or overseas;
- 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 credit representative 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, alternatively you may contact your credit representative directly. 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.

In the unlikely event that your credit representative suspects that there has been a data breach that may cause you serious harm, we will take all reasonable steps to assess if your data has been accessed or lost, and if this information being accessed or lost may cause you serious harm. This assessment will always be completed expeditiously and within 30 days.

If we find that there has been a data breach that has the potential to cause you serious harm, this will be reported to the Office of the Information Commissioner and you directly.

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.

Consent to undertake a Credit Report

Your credit representative can act as your agent with your consent and obtain a consumer or commercial credit report.

I/we consent to our credit representative obtaining a credit report on my/our behalf

Consent to receive marketing information

We will provide you with updates from time to time about new products and services available to you from us or other businesses with whom we have a relationship. Your consent is implied unless you notify us that you do not wish to receive information.

I/we do not wish to receive marketing information from my/our credit representative.

Consent to receive documents electronically

You consent to us providing you with documents by electronic communication wherever possible, you confirm that paper documents may no longer be provided and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

I/we do not wish to receive documents electronically from my/our credit representative.

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