

**PRIVACY AND CREDIT INFORMATION**  
**PRIVACY ACT AUTHORISATION / AGREEMENT**  
**AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS**

In compliance with the Commonwealth Privacy Act, applicant parties to finance application should complete and give this return to the below-named introducer/broker for the purposes of the Privacy Act.

**Name of introducer:** Sound Financial Services Pty Ltd as trustee for The Thorpe Finance Trust and The Worrall Finance Trust trading as **Sound Finance** (the "Approached Introducer"). ACN 088 042 586

**Acknowledgment of Disclosure of Credit Information to a Credit Reporting Agency**

I/We acknowledge that Section 18E(8)(c) of the privacy act allows a credit provider which the approached introducer may approach in arranging my/our finance (hereinafter the "Approached Credit Provider"), to give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E(1) of the act and includes:

- . Such permitted particulars about me/us which allow me/us to be identified;
- . The fact that I/we have applied for finance and the amount;
- . The fact the approached credit provider is current credit provider to me/us;
- . Payments, which become overdue more than 60 days, and for which collection action has commenced;
- . Advice those payments are no longer overdue;
- . Cheques drawn by me/us which have been dishonored more than once;
- . In specified circumstances, that in the opinion of the approached credit provider, I/we have committed a serious credit infringement;
- . That finance provided to me/us by the approached credit provider has been paid or otherwise discharged.

By virtue of this declaration, I/we understand that the Approached Introducer has informed me/us of the disclosure policy to a credit reporting agency of information about me/us by Approached Credit Providers and so authorize such disclosures.

**Agreement / Authority for Approached Credit Provider to Perform Certain Permitted Actions Concerning a Finance Application or Transaction**

I/we agree that, if it is considered relevant in assessing my/our application for personal credit, the Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons (Section 18L(4)).

I/we agree that, if it is considered relevant in assessing my/our application for commercial credit, the Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us (Section 18K(1)(b)).

I/we agree that the Approached Credit Provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements for the purpose of assessing my/our finance application or collecting any overdues; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act (Section 18N (1)(b)).

**Authorization to Act on Behalf of Individuals**

For the purposes of arranging the finance which is the subject of my/our application, the details of which appear below, I/we authorize the Approached Introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business (Section 18H(3)) or from a credit provider named in this application or referred to in such reports (Section 18N(1)(ga)).

I/We also authorize the Approached Introducer to pass on the above-obtained reports to such credit providers as are appropriate, for their consideration of this application.

I/We also authorize the Approached Introducer to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us and information about my/our credit arrangements and worthiness including, if appropriate, reasons why my/our Finance Application has been declined, which is necessary to the arrangement.

I/We authorise Sound Finance, as part of its commitment to service to contact me/us from time to time for the purpose of confirming: that I/we are adequately informed about the progress of my/our application; product satisfaction; service satisfaction; introduce and offer new products and services; update my/our information; for billing and other administrative charges.

I/We acknowledge that I/we may (subject to permitted exceptions) access my/our information by contacting the Privacy Officer at Sound Finance, in writing, at Unit 1, 990 Albany Highway, East Victoria Park, WA, 6101. NOTE: Sound Finance will require presentation of appropriate identification before it will release personal information to maintain confidentiality. I/we understand under no circumstances will personal information be provided via a telephone or internet inquiry.

**Loan Amount \$**

**Purpose:**

**Date:**

**Name:**

**Signed:**

**Name:**

**Signed:**

This authorization remains in force until the finance is arranged.