



Declaration and privacy consents by applicant(s)

DECLARATION AND PRIVACY STATEMENT FOR APPLICANT(S)

References to ANZ in the following clause mean Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and Esanda Finance Corporation Limited ABN 64 004 346 043.

Collection and use of your personal information

I understand that ANZ is collecting my personal information to enable it to assess this application and for the purposes described in the product terms and conditions. I understand that without this information ANZ may not be able to consider or approve this application.

Credit Reporting

I consent to ANZ obtaining information about my credit history and credit worthiness, including credit liabilities, repayments and defaults, from a credit reporting body (or a body that provides information on commercial activity and commercial credit worthiness) to assess this application and for the purposes of debt collection. I also understand that ANZ may also disclose information about me to credit reporting bodies.

I understand that information about credit reporting, including the name and contact details of these credit reporting bodies, when ANZ may disclose my personal information to them to include in a report about my credit worthiness, and how I can request credit reporting bodies not use your information in certain circumstances, is available at www.anz.com/privacy. A hard copy of this information is available by calling 13 23 73 or visiting any ANZ branch for a copy of ANZ's Privacy Policy.

Disclosure of your information

I agree that ANZ may disclose my information (which may include information about my credit history and credit worthiness obtained from a credit reporting body) to:

- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities;
- any related entity of ANZ;
- any person who introduces me to ANZ;
- my referee;
- an organisation that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);

- another credit provider to assess a credit application made by me (to ANZ or the other credit provider); or to investigate suspected fraud on my account (held with ANZ or the other credit provider);
- my guarantor or an intending guarantor, to enable that person to consider whether or not to act as a guarantor; and
- any person who has offered, or is considering whether to offer, property as security for the credit product.

ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. Details about the location of these recipients are available in ANZ's Privacy Policy and at www.anz.com/privacy.

Privacy Policy

I understand that ANZ's Privacy Policy (www.anz.com/privacy) also contains information about:

- any laws that require or authorise ANZ to collect certain information from me;
- the circumstances in which ANZ may collect my information from other sources (including from a third party);
- how to access my information and seek correction of my information; and
- how I can raise concerns that ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters

Promotion of other products or services

I consent to ANZ using my information to help ANZ promote its products or services or those of its related entities or organisations that are in a product or marketing alliance with ANZ (alliance partners). I agree that ANZ may also disclose my information to its related entities or alliance partners to enable them or ANZ to tell me about a product or service.

I understand that where I do not want ANZ to tell me about its products and services or those of its related entities or alliance partners, I may call 13 23 73 at any time to withdraw my consent.

Further information

I understand that my product terms and conditions booklet and the ANZ Privacy Policy contain further information about ANZ's handling of the information ANZ collect during the course of my relationship with ANZ.

I undertake that if I have provided information about someone else, I will show them a copy of this clause so that they may understand how ANZ may use and disclose their information.

DECLARATION AND CONSENT

I understand, authorise and consent to all the terms set out within this document.

Applicant / Proprietor 1

Full Name: Please print (Name, Surname)

Signature

Date (DD/MM/YYYY)

Applicant / Proprietor 2

Full Name: Please print (Name, Surname)

Signature

Date (DD/MM/YYYY)

Declaration and privacy consents by intending Guarantor(s)



This section should only be completed if there are intending Guarantor(s) to the application.

References to ANZ in the following clause mean Australia and New Zealand Banking Group Limited ABN 11 005 357 522 and Esanda Finance Corporation Limited ABN 64 004 346 043.

Collection and use of your personal information

I understand that ANZ is also collecting my personal information to enable it to assess me as a guarantor for an application for credit. Without this information ANZ may not be able to consider or approve this application.

Credit Reporting

I consent to ANZ obtaining information about my credit history and credit worthiness, including credit liabilities, repayments and defaults, from a credit reporting body (or a body that provides information on commercial activity and commercial credit worthiness) to assist ANZ in assessing whether to accept me as a guarantor. I also understand that ANZ may also disclose information about me to credit reporting bodies.

I understand that information about credit reporting, including the name and contact details of these credit reporting bodies, when ANZ may disclose my personal information to them to include in a report about my credit worthiness, and how I can request credit reporting bodies not use your information in certain circumstances, is available at www.anz.com/privacy. A hard copy of this information is available by calling 13 23 73 or visiting any ANZ branch for a copy of ANZ's Privacy Policy.

Disclosure of your information

I agree that ANZ may disclose my information (which may include information about my credit history and credit worthiness obtained from a credit reporting body) to:

- any agent, contractor or service provider ANZ engages to carry out or assist its functions and activities;
- any related entity of ANZ;
- an organisation that assists ANZ to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- another credit provider to assess the credit application; and to tell a credit provider of any default I have made;
- all parties to this application

ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. Details about the location of these recipients are available in ANZ's Privacy Policy and at www.anz.com/privacy.

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I understand that ANZ's Privacy Policy (www.anz.com/privacy) also contains information about:

- any laws that require or authorise ANZ to collect certain information from me;
- the circumstances in which ANZ may collect my information from other sources (including from a third party);
- how to access my information and seek correction of my information; and
- how I can raise concerns that ANZ has breached the Privacy Act or an applicable Code and how ANZ will deal with these matters

DECLARATION AND CONSENT

I understand, authorise and consent to all the terms set out within this document.

Guarantor / Director 1

Full Name: Please print (Name, Surname)

Signature

Date (DD/MM/YYYY)

Guarantor / Director 2

Full Name: Please print (Name, Surname)

Signature

Date (DD/MM/YYYY)

Guarantor / Director 3

Full Name: Please print (Name, Surname)

Signature

Date (DD/MM/YYYY)

Guarantor / Director 4

Full Name: Please print (Name, Surname)

Signature

Date (DD/MM/YYYY)