

**FME FINANCIAL SERVICES PTY LTD**  
**ABN 82169052804**  
**601 Milton Rd**  
**TOOWOONG, QLD, 4066**  
**ACL 465860**

## **REFERRAL & PRIVACY DISCLOSURE STATEMENT & CONSENT**

**Introducer:** \_\_\_\_\_ **(the "Referrer")**

**Goods:** \_\_\_\_\_ **(the "goods")**

### **1. REFERRAL CONSENT**

Where a Referrer is noted above, I/We hereby consent to the Referrer giving our name(s) and contact details to the Recipients, and any of their Representatives, within 5 business days after informing me/us that the Recipients are able to arrange a loan to purchase the goods noted above. The Referrer has only informed me/us that the Recipients are able to provide credit assistance and has not discussed any particular credit product. I/We further consent to the Recipients making contact with me/us within 10 business days after receiving the referral. I/We confirm that the Referrer has not charged me/us a fee for the referral and I/We have been informed that the Referrer may receive a commission or other benefit for or attributable to the referral which has been detailed below.

**Commission or other benefit** \_\_\_\_\_

### **Overview**

FME Financial Services Pty Ltd ABN 82169052804 ('we', 'us', 'our') 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 credit and personal information about you for those purposes.

### **Privacy Disclosure Statement and Consent**

We are collecting credit and personal information (information) about you, as applicable:

- o 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;
  - Other services stated in this Privacy Disclosure Statement and Consent (Consent);
- o To support a guarantee application you may 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 Credit Reporting Body ('CRB') Disclosures**

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 and to source a suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a CRB 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 consumer credit or guarantor application;

- Disclose your personal information to an insurer or insurers to source any insurances you may wish to obtain; and
- Disclose your credit 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 at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more CRBs.

The website of each credit provider listed below contains details of each CRB with which it deals and other details about information held about you, and describes 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', and include –

- That the CRB may include information the credit provider listed below 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 a CRB;
- How you can obtain the credit provider's and/or CRB's policies about managing your credit 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 CRB not to undertake pre- screening assessments for purposes of direct marketing by a particular credit provider; and
- Your right to request a CRB not to use or disclose information about you if you believe you are a victim of fraud, including identity fraud.

These details will also be included by the credit provider which 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 the credit provider 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);
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening; and
- The CRB to provide you with a copy of the 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 07 33773737 or email. 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 [www.fmefinance.com.au](http://www.fmefinance.com.au) or we will provide you with a copy if you ask us.

You can contact our CRB by telephone on 1300 921 621 or email at [membership.query@veda.com.au](mailto:membership.query@veda.com.au).

### **Disclosure and Consent**

By signing below, you agree we may:

- Use your personal and credit information:
  - To assess 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 the Schedule of Credit Providers below 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 credit 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 personal and credit information to the extent permitted by law to other third party organisations that provide us with services, such as contractors, agents, printers, mail houses, valuers, lawyers, government or regulatory bodies, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us.
- Disclose your personal 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 CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below 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 credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor; and
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

### **Complaints**

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us. Please see our contact details above.

**Authorisation**

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you.

**Do we use or disclose your personal information for marketing?**

We may use your personal information to offer you products and services we believe may interest you, but we will not do so if you tell us not to. These products and services may be offered by a member of FME Financial Services Pty Ltd.

We may offer you products and services by various means, including by mail, telephone, email, SMS or other electronic means, such as through social media or targeted advertising through FME Financial Services Pty Ltd.

We may also disclose your personal information to companies outside FME Financial Services Pty Ltd who assist us to market our products and services to you. If you do not wish to receive marketing offers from us please contact us and advise us that you do not want this to happen.

<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:	Solicitor:

#### SCHEDULE OF CREDIT PROVIDERS

<b>Name of Credit Provider</b>	<b>Website</b>
St. George Bank	<a href="http://www.stgeorge.com.au">www.stgeorge.com.au</a>
Esanda Finance	<a href="http://www.esanda.com.au">www.esanda.com.au</a>
Liberty Financial Pty Ltd	<a href="http://www.liberty.com.au">www.liberty.com.au</a>
Wingate Consumer Finance Pty Ltd	<a href="http://www.nowfinance.com.au">www.nowfinance.com.au</a>
Automotive Financial Services Pty Limited	<a href="http://www.afs.com.au">www.afs.com.au</a>
GE Personal Finance Pty Ltd	<a href="http://www.gemoney.com.au">www.gemoney.com.au</a>
Go Getta Equipment Funding Pty Ltd	<a href="http://www.gogetta.com.au">www.gogetta.com.au</a>
Macquarie Leasing Pty Ltd	<a href="http://www.macquarie.com.au">www.macquarie.com.au</a>
Money 3 Corporation Limited	<a href="http://www.money3.com.au">www.money3.com.au</a>
Secure Funding Pty Ltd	<a href="http://www.liberty.com.au">www.liberty.com.au</a>
Yamaha Motor Finance Australia Pty Ltd	<a href="http://www.yamaha-motor.com.au">www.yamaha-motor.com.au</a>
Pepper Asset Finance Pty Ltd	<a href="http://www.pepper.com.au">www.pepper.com.au</a>
ANZ Bank	<a href="http://www.ANZ.com.au">www.ANZ.com.au</a>
National Motor Loans	<a href="http://www.nationalmotorloans.com.au">www.nationalmotorloans.com.au</a>