

Privacy Disclosure Acknowledgement and Consent

Licensee Details - Contact Details

Boy Wonder Pty LTD T/Swifty Loans

ABN: **77 681 902 241**

ACN: 681 902 241

131 Leichhardt Street, Spring Hill, Qld, 4000

Phone: 07 3544 6935

Authorised Credit Representative #565832 of Australian Credit Licence #414426 (AFAS Group Pty Ltd, ABN 12 134 138 686)

Overview - Privacy

Boy Wonder Pty LTD T/Swifty Loans, ACN: 681 902 241, ('we', 'us', 'our') collects information about you for the purpose 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.

We are collecting credit and personal information (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 Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application, you will provide.

As your broker, we require the information we collect from your 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/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 preliminary assess your consumer 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 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 is 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, from one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or privacy disclosure statement and consent', and includes –

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness.
- That, if you become overdue in making consumer credit payments you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit providers 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 for purposes of direct marketing by a credit provider
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who 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 our information for direct marketing assessment purposes, including pre-screening.
- The CRB to provide you with a copy of the information it hold about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at 131 Leichhardt Street, Spring Hill, Qld, 4000. Or by telephone on 07 3544 6935 or email at admin@swiftyloans.com.au. In some cases, an administration fee may be charges to cover the cost of providing the information.

Our privacy policy is available on our website at www.swiftyloans.com.au or we will provide you with a copy if you ask us.

Electronic Communications Consent (ECC)

I understand and acknowledge that if I give this consent to electronic communications:

- paper based documents may no longer be given;
- electronic communications must be regularly checked for documents; and
- consent to the giving of documents by electronic communication may be withdrawn at any time.

I authorise Boy Wonder Pty LTD T/Swifty Loans to provide any or all information to me through electronic communication in accordance with the Electronic Transactions Act 1999 and the National Consumer Credit Protection Act 2009, including but not limited to:

- notices and disclosure documents about my credit application such as a Credit Guide or a copy of my assessment;
- financial services disclosures such as a Financial Services Guide;
- credit contract documents or variations to a credit contract;
- any other notices or documents required by any law; and
- notices or documents from Boost Money.

I authorise Boy Wonder Pty LTD T/Swifty Loans to act on instructions I send to them electronically, including but not limited to:

- email to the email address provided by Boy Wonder Pty LTD T/Swifty Loans on its websites; or
- any other method of electronic communication permitted by law.

Providing personal information about other persons

I undertake that if I give Boy Wonder Pty LTD T/Swifty Loans personal information about another person e.g. my referee, I will show them a copy of this document so they may understand the

manner in which their personal information may be used or disclosed by Boy Wonder Pty LTD T/Swifty Loans in connection with my dealings with Boy Wonder Pty LTD T/Swifty Loans.

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 your are a director.
- To source any finance you require.
- To source any insurance you require.

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 required;
- Obtain from, and disclose to, any third party information about you, the applicant(s) or guarantors(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 your 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 organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us; and
- 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 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.
- 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.

If you have a complaint

Internal Dispute Resolution

Within our business we follow specific procedures to try to resolve any complaints that you may have. If you have a complaint, please contact our office via email at admin@swiftyloans.com.au. They will try to resolve all concerns quickly and fairly.

External Dispute Resolution

In the unlikely event we cannot resolve your complaint in a satisfactory manner, or you have not received a response from us after 45 days, you can escalate your complaint to the below Ombudsman, a free and independent dispute resolution service provider.

Australian Financial Complaints Authority (AFCA)

A copy of AFCA's dispute resolution policy is available at www.afca.org.au Free call number: 1800 931 678

Mail: PO Box 964, North Sydney NSW 2059, Australia

Boy Wonder Pty LTD T/Swifty Loans membership number is 111666. You can check the information we hold about you at any time by contacting our Privacy Officer.

The Privacy Officer

Boy Wonder Pty LTD T/Swifty Loans

131 Leichhardt Street, Spring Hill, Qld, 4000

Phone: 07 3544 6935

Email: admin@swiftyloans.com.au

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. This authorisation ceases when we undertake a task on behalf of a credit provider.

Schedule Of Credit Providers

Credit Provider	Website
Latitude Group	latitudefinancial.com
WISR Finance Pty Ltd	wizr.com.au

Credit Provider	Website
Volkswagen Financial Services Pty Ltd	vwfs.com.au
Automotive Financial Services Pty Ltd	afs.com.au
Commercial Equity Group Ltd	commercialequity.co
R.A.C.V. Finance Limited	racv.com.au
Secure Funding Pty Ltd (Liberty)	liberty.com.au
Pepper Asset Finance Pty Ltd	peppergroup.com.au
Fin One Pty Ltd	finone.com.au
Zwab Ventures Pty Ltd (Biz Cap)	bizcap.com.au
Money3 Loans Pty Ltd	money3.com.au
Plenti RE Limited	plenti.com.au
Azora Finance (Services) Pty Ltd	azora.com.au
Morris Finance Ltd	morrisfinance.com.a
Firstmac Limited	firstmac.com.au
Ume Loans Pty Ltd	umeloans.com.au
Forward Finance Pty Ltd	forwardfinance.com
Medfin Australia Pty Ltd	medfin.com.au
National Australia Bank Limited	nab.com.au
Affordable Car Loans Pty Ltd	affordablecarloans.c
Now Finance Group Pty Ltd	nowfinance.com.au
Group & General Finance Pty Ltd	groupandgeneral.com
Angle Finance	anglefinance.com.au
Resimac Asset Finance Pty Ltd	resimacassetfinance
Moneytech Group Ltd	moneytech.com.au
MoneyMe Financial Group Pty Ltd (autopay)	autopay.com.au
Branded Financial Services Pty Ltd	brandedfinancial.com
Australian Motorcycle and Marine Finance Pty Ltd	ammf.com.au
Westpac	westpac.com.au
Capital Finance Australia Limited	capitalfinance.com.a

Credit Provider	Website
United Loan Solutions t/as Gedda Money	gedda.com.au
Australia and New Zealand Banking Group Limited	anz.com.au
Moula Money Pty Ltd	moula.com.au
SocietyOne Australia Pty Ltd	www.societyone.com
Business Fuel (Cash Advance) Pty Ltd	businessfuel.com.au
Metro Finance Pty Ltd / Metro CF Pty Ltd	metrofin.com.au
Lumi Finance Pty Ltd	lumi.com.au
Thornmoney Pty Ltd	thorn.money
Scottish Pacific Business Finance Pty Ltd	scotpac.com.au
Flexicommercial Pty Ltd	flexicommercial.com
Multipli Pty Ltd	multipli.com.au
EarlyPay Ltd	earlypay.com.au
Judo Bank Pty Ltd	judo.bank
CBA Asset Finance	commbank.com.au
Credit Corp Financial Services Pty Limited	carstart.com.au
Specialist Equipment Leasing Finance Company Pty Ltd	selfco.com.au
Westpac Banking Corporation	westpac.com.a
Grow Finance Limited	grow.com.au
Bank of Queensland Limited	boqfinance.com.au
Australian Premier Finance Company Pty Ltd	australianpremierfin