

PRIVACY DISCLOSURE STATEMENT AND CONSENT

Overview

CIT Credit Pty Ltd (ABN 92 080 151 266) ('CIT', '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 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 about you, as applicable, to provide you, or a company of which you are a director, with:

- Consumer credit for personal purposes; or
- Commercial credit for business or non-residential investment purposes; and
- Other services stated in this Privacy Disclosure Statement and Consent (Consent).

The information we obtain from you is used, subject to compliance with 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.

We require the information we collect from you to assess your credit application or the credit application of a company of which you are a director, source any required insurances and to manage the finance contract. 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.

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or email at privacy.officer@cit.com. Our Privacy Policy is available on our website at www.cit.com.

Disclosure and Consent

By signing below, you agree CIT may:

- Use your personal information to:
 - Assess your consumer or commercial credit application, including a guarantor application, and/or to assess a credit application by a company of which you are a director
 - Manage or better service your, or the company's, account and any future needs
 - Assist you to manage your debts or the company's debts or collect any amounts you owe on consumer or commercial credit or any amounts the company owes
 - Otherwise, as the law requires;
- Obtain from, or disclose to, any third party information about you, the Applicant(s) or Guarantor(s) that is reasonably necessary to assess, arrange, provide or administer your consumer or commercial credit application or guarantee and any insurance requirements;
- 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;
- Disclosure your personal and credit information to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers, computer systems consultants or providers, including overseas service 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 that we may, as appropriate:

- Notify a credit reporting agency you as an individual (not as a director of a company) have applied for credit with them, the amount of the credit required and that we are your current credit provider;
- Provide your identification details to the credit reporting agency;
- Exchange your credit information with the credit reporting agency and any Lender named in your credit report or in your application;
- Obtain information about your commercial activities, or commercial credit worthiness, where relevant, from a credit reporting agency;
- Disclose credit information about you to a guarantor, or a prospective guarantor; and
- Obtain a credit report about you as a prospective guarantor to assess whether to accept you as a guarantor.

Where we provide you with consumer credit (not commercial), you agree we may notify a credit reporting agency, as applicable, that:

- You have applied for credit with us and we are your current credit provider;
- Your loan repayments are overdue by more than 60 days and collection action has started or any such reported repayments are no longer overdue;
- In our opinion, you have committed a serious credit infringement (e.g. acted fraudulently or shown an intention not to comply with credit obligations)

Where the applicant, or guarantor, is a company of which you are a director, you specifically acknowledge and agree you consent to the use of your personal information, in addition to the company's information, in each of the ways listed above, whether or not you are to guarantee the company's debt.

Signed:
 Name:
 Applicant 1 or
 Company Director 1

Signed:
 Name:
 Applicant 2 or
 Company Director 2

Signed:
 Name:
 Proposed Guarantor 1
 Including company director

Signed:
 Name:
 Proposed Guarantor 2
 Including company director

Date / /

Date / /