

## Privacy Disclosure & Consent



This privacy statement is issued by Steel City Surf Korp Pty Ltd., ABN: 83 002 732 603 T/As

SJ Financial Services (SJFS) collects personal information about you for the purposes you agree to in this Privacy Disclosure and Consent (Consent). Any personal information obtained from you is used only for the purposes listed in this Consent and is not disclosed to any other person except with your consent or as permitted, or required, by law. If you do not provide the information sought we may be unable to process the application by the client borrower for credit or the application by the prospective guarantor to be a guarantor, or we may be limited in the services we can provide you.

You have a right to access the personal information we hold about you by contacting the SJFS Privacy Officer, at 94 Belford Street, BROADMEADOW NSW 2292. Our privacy policy is available at any of our offices and on our website at [www.sjfinancialservices.com.au](http://www.sjfinancialservices.com.au)

### Client Borrower

#### By signing below, you, as our client, acknowledge and authorise:

SJFS will obtain from, and disclose to, any third party any information about you, that is reasonably necessary to advise you, or to assess, arrange, provide or administer your credit application.

SJFS will provide your personal information to a lender SJFS approaches so the lender can assess your credit application.

A lender approached by SJFS may do any, or all, of the following to assess your credit application:

- Notify a credit reporting agency you have applied for credit with them, the amount of the credit required and that they are your current credit provider
- Provide your identification details to a credit reporting agency
- Exchange credit information about you with a credit reporting agency and any credit provider named in any credit report from that agency, or any credit provider named in your application
- Obtain information about your commercial activities or commercial credit worthiness, where relevant, from a credit reporting agency
- Contact any employer mentioned in the application for the purposes of verifying income.
- Share information with other lenders

Disclose information about your proposed loan and your credit information to a guarantor or prospective guarantor.

SJFS, as your agent may do any, or all, of the following on your behalf to access and disclose your credit information:

- Provide your identification details to a credit reporting agency
- Obtain your credit report from a credit reporting agency
- Disclose information from the credit report and any relevant credit information to a lender SJFS has approached

Disclose information about the proposed loan and your credit information to the guarantor, or prospective guarantor.

SJFS may use your personal information to make future offers to you. If you do not wish to receive this service, you may contact SJFS in writing c/- The Privacy Officer to request its cancellation.

SJFS may disclose personal information, including credit information, about you to organisations that provide services to it, such as contractors, agents, computer systems consultants or providers document custodians and advisors so they can perform those services.

Signature:X

Signature:X

Date:

Date:

## Guarantor

### By signing below, you, as prospective guarantor, acknowledge and authorise:

- 1 SJFS will provide your personal information to a lender SJFS approaches so the lender can assess whether to accept you as a guarantor in support of the application by the client borrower for credit.
- 2 A lender approached by SJFS may do any, or all, of the following to assess your guarantee application:
- Provide your identification details to a credit reporting agency
  - Exchange credit information about you with a credit reporting agency and any credit provider named in any credit report from that agency, or any credit provider named in your application or the credit application
  - Contact any employer mentioned in the application for the purposes of verifying income
  - Share information with other lenders
- Obtain information about your commercial activities or commercial credit worthiness, where relevant, from a credit reporting agency.
- 3 SJFS, as your agent may do any, or all, of the following on your behalf to access and disclose your credit information:
- Provide your identification details to a credit reporting agency
  - Obtain your credit report from a credit reporting agency
- Disclose information from the credit report and any relevant credit information to a lender SJFS has approached.
- 4 SJFS may use your personal information to make future offers to you. If you do not wish to receive this service, you may contact SJFS in writing c/- The Privacy Officer to request its cancellation
- 5 SJFS may disclose personal information, including credit information, about you to organisations that provide services to it, such as contractors, agents, computer systems consultants or providers, document custodians and advisors so they can perform those services.

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

### Further Authorisations and consents

Authorisation to provide personal information, to a specific third party.

By signing below, you authorise and acknowledge SJFS may (if filled in) pass on your personal information to the below named third party your personal information relating to the progress and final decision by the credit/ insurance provider/s of my credit/insurance application. Such information may include the type of credit/insurance facility being sought, the actual decision on the application to the credit/insurance provider/s, the reasons supporting any decision made by the credit/insurance providers.

In signing below we as the client borrower/s and or guarantor/s also accept SJFS has no control over this personal information once it has been passed to this third party, and can not be held responsible or liable for the use or mis-use of the information by the third party.

Name of third Party:

of:

Agreed by:

Signature: X \_\_\_\_\_

Signature: X \_\_\_\_\_

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_