

Consent to Disclose Personal Information to AFG

Australian Finance Group Limited (AFG) ABN 11 066 385 822, McGrath Oxygen Home Loans Pty Ltd (Oxygen) ABN 46 103 177 377, McGrath Ltd (McGrath) ABN 17 091 455 71, and Oxygen Financial Services Pty Ltd (OFS) ABN 44 142 267 105 its Appointed Agent and its Appointed Credit Service Provider, are required to collect, use and disclose your personal information to provide the products and services requested by you or on your behalf. Appointed Credit Service Provider means the Appointed Credit Service Provider (and the Appointed Credit Service Provider's Organisation) specified below and includes successors, assigns and transferees.

PURPOSE FOR COLLECTING PERSONAL INFORMATION

You agree that AFG, Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider may collect, use and disclose your personal information for the following purposes:

1. processing and tracking your requested services and products;
2. processing commission payments;
3. marketing and sales promotion, so as to inform you of any similar or new products and services which may be of benefit to you in the future;
4. administrative operations including statistical reports, accounting, record keeping, development and testing of systems and the training of staff and Appointed Credit Service Providers;
5. complying with legislative and regulatory requirements (including requirements of self-regulatory bodies); and
6. developing, establishing and administering alliances and other arrangements with other organisations relating to the promotion, administration and use of our respective products and services.

DISCLOSURE OF PERSONAL INFORMATION

You agree and consent that AFG, Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider may disclose your personal information to each other (including related entities, employees, contractors, agents and persons otherwise engaged). You also agree and consent that AFG, Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider may disclose your personal information to the following types of persons and organisations for the purposes outlined above:

1. banks, financial institutions, and other product or service providers;
2. organisations with whom AFG, Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider has alliances and other arrangements and organisations considering an alliance, investment, or other arrangement with Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider;
3. consultants, advisers and experts; and
4. related entities, employees, contractors, agents and persons otherwise engaged by any of the above.

ACCESS TO YOUR PERSONAL INFORMATION

All your personal information held by AFG will be used and disclosed in accordance with the AFG Privacy Policy, available on the AFG web site at www.afgonline.com.au. Subject to the provisions of the *Privacy Act 1988 (Cth)*, you can arrange access to your personal information held by us by calling your AFG office on 1800 063 210 or Oxygen and McGrath on 1300 855 699.

If you do not provide AFG, Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider with the requested personal information, AFG will not be able to supply you with the products or services requested by you or on your behalf.

You have the right at any time to request AFG, Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider not to telephone you or provide you with any further information about products and services and not to disclose your information to any other organisations for that purpose. You may do this by calling your AFG office on 1800 063 210 or Oxygen and McGrath on 1300 855 699.

Commission Disclosure Acknowledgement

I/we refer to my/our Application to the Lender and acknowledge that I/we have been made aware that if the Lender approves the Application and I/we proceed to accept the Lender's subsequent offer of a loan or overdraft facility, the Lender will pay AFG a fee for an amount agreed between the Lender and AFG for the Appointed Agents and/or Appointed Credit Service Provider's work in the preparation and administration of the Application. I/we also acknowledge that AFG has the right to pay a fee to the Appointed Agent / Appointed Credit Service Provider and AFG, Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider may pay a fee to any referring party for any assistance with completing this finance application and also for introducing us to AFG, Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider.

Finance Broking Contract Acknowledgement

NSW Residents ONLY

I/we refer to my/our Application to the Lender and acknowledge I/we have been made aware that in certain circumstances the Finance Broker is required to enter a Finance Broking Contract with the borrower prior to undertaking work on an application. The Broker has explained that I/we may make an application to the Consumer Trade and Tenancy Tribunal no later than 3 years after an alleged non compliance, unjust conduct or charging of excessive commission and that they must keep full particulars of the transaction for 7 years.

APPLICANT/S ACKNOWLEDGEMENT

I/we acknowledge that I/we have read the above and consent to my/our personal information being collected, used and disclosed as stated above. I/we also consent to AFG paying a fee to Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider for this transaction. I/we understand that if I/we do not sign this consent and acknowledgement form, the Appointed Agent will not be able to complete my/our service and products requested, and all my/our personal information will be discarded in a safe and secure manner.

I/we consent to AFG, Oxygen, McGrath and its Appointed Agent and Appointed Credit Service Provider contacting me by telephone, email, letter or any other means for marketing and sales promotion. I/we state that this consent to be contacted for marketing and sales promotion is a continuing consent unless I/we withdraw it by contacting AFG (which I/we may do at any time).

Full Name of Applicant 1 	Signature of Applicant 1	Date
Full Name of Applicant 2 	Signature of Applicant 2	Date
Full Name of Applicant 3 	Signature of Applicant 3	Date
Full Name of Applicant 4 	Signature of Applicant 4	Date
Name of Appointed Credit Service Provider 	Name of Appointed Credit Service Provider's Organisation (if applicable) 	