

FINANCE APPLICATION – NOVATED LEASE

PERSONAL DETAILS

Title		Given Name		Surname	
Middle Name/s				Maiden Name	
Date of Birth		Driver's Licence No.		Expiry	
Driver's Licence Type	Full <input type="checkbox"/>	Provisional <input type="checkbox"/>	Learner <input type="checkbox"/>	Heavy Vehicle <input type="checkbox"/>	None <input type="checkbox"/>
Marital Status	Single <input type="checkbox"/>	Married <input type="checkbox"/>	De Facto / Partner <input type="checkbox"/>	No. of Dependants	
Residency	Citizen <input type="checkbox"/>	Permanent Resident <input type="checkbox"/>	VISA <input type="checkbox"/>	(Specify Type) _____	
Residential Address					
Suburb		State		Postcode	
Postal Address					
Suburb		State		Postcode	
Home Phone		Mobile		Work Phone	
Email Address					

HOME OWNERSHIP STATUS (Minimum total of 5 years Residential History required)

Current Status	Own Outright <input type="checkbox"/>	Mortgaged <input type="checkbox"/>	Renting <input type="checkbox"/>	Boarding <input type="checkbox"/>	Living with Relatives <input type="checkbox"/>
Years at Address		Months at Address			
Landlord's Name & Phone (if renting)					
Previous Address				Years At Address	
Suburb		State		Postcode	

CURRENT EMPLOYER DETAILS

Current Employer		ABN	
Position / Role			
Years with Employer		Months with Employer	
Employer's Address			
Suburb		State	Postcode
Contact Person		Role	Phone
Employment Status	Full Time <input type="checkbox"/>	Part Time <input type="checkbox"/>	Casual <input type="checkbox"/> Contract <input type="checkbox"/>

PREVIOUS EMPLOYER DETAILS (If current employer is less than 5 years)

Previous Employer		ABN	
Position / Role			
Years with Employer		Months with Employer	
Employer's Address			
Suburb		State	Postcode
Contact Person		Role	Phone
Employment Status	Full Time <input type="checkbox"/>	Part Time <input type="checkbox"/>	Casual <input type="checkbox"/> Contract <input type="checkbox"/>

STATEMENT OF ASSETS AND LIABILITIES

ASSETS

Own Outright? (if not owned outright, ensure related liability is listed under Liabilities)

Home Property	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Investment Property 1	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Investment Property 2	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Investment Property 3	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Shares/Trust/Managed Funds	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Recreational Assets (Boat/RV)	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Plant & Equipment	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Motor Vehicle 1	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Motor Vehicle 2	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Cash in Bank	\$ _____		
Superannuation	\$ _____		
Home Contents	\$ _____		

<u>LIABILITIES</u>	Current Balance	Monthly Payment	Bank / Institution
Home Property Loan	\$ _____	\$ _____	
Investment Property 1 Loan	\$ _____	\$ _____	
Investment Property 2 Loan	\$ _____	\$ _____	
Investment Property 3 Loan	\$ _____	\$ _____	
Margin Loan	\$ _____	\$ _____	
Loan for Investments	\$ _____	\$ _____	
Personal Loan	\$ _____	\$ _____	
Recreational Asset Loan	\$ _____	\$ _____	
Plant & Equipment Loan	\$ _____	\$ _____	
Motor Vehicle 1 Loan	\$ _____	\$ _____	
Motor Vehicle 2 Loan	\$ _____	\$ _____	

<u>LIABILITIES CONT.</u>	Current Balance Owning	Monthly Payment	Bank / Institution	Credit Limit
Credit Card 1	\$ _____	\$ _____		\$ _____
Credit Card 2	\$ _____	\$ _____		\$ _____
Credit Card 3	\$ _____	\$ _____		\$ _____
Bank Overdraft/s	\$ _____	\$ _____		\$ _____
Debt Agreement	\$ _____	\$ _____		
Tax Debt	\$ _____	\$ _____		

STATEMENT OF MONTHLY INCOME AND EXPENSES

<u>MONTHLY INCOME</u>		<u>MONTHLY EXPENSES</u>	
Gross Monthly Income	\$ _____	Mortgage Repayment	\$ _____
Net Monthly Income	\$ _____	Rent or Board	\$ _____
Spouse/Partner Gross Income	\$ _____	Vehicle Running Costs	\$ _____
Spouse/Partner Net Income	\$ _____	Private Education/Childcare	\$ _____
Investment Property Income	\$ _____	Rental Property Expenses	\$ _____
Government Benefit Income	\$ _____	Other Expenses	\$ _____
Investment Income	\$ _____	General Living Expenses*	\$ _____
Other Income	\$ _____	<small>*All household/living costs not listed above – eg. food, phone/internet, utilities, council rates, entertainment, etc. Refer to attached “General Living Expenses Calculator” page to assist you in calculating this figure.</small>	
Specify source of other income:			

PAST CREDIT ISSUES (if applicable)

In the past 5 years, have you had any late payments / defaults / bankruptcies that may affect your credit history?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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In the past 2 years, have you claimed Financial Hardship with any credit provider?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If you answered 'Yes' to either question above, please provide further details below for each credit issue.

Attach a separate page if necessary.

Please provide as much information as possible (eg. description of issue and circumstances, lender, amount, date and current status) to assist us in explaining any past credit issues to the financier to facilitate your finance application.

DECLARATION & SIGNATURE

I declare have read and understood the particulars that have been completed in this declaration and state that those particulars are true, complete and not misleading, and have been made to Southgate Salary Packaging Services and the financier to enable us to assess my finance application. I declare that where I have provided any information about another individual (including a spouse, partner or joint applicant), the individual has been made aware of, and has consented to, this disclosure.

Full Name			
Signature	(no electronic signatures)	Date	

CHECKLIST - Items to be returned with finance application**Required Items to be returned with your finance application:**

- Signed Southgate '*Privacy Consent Form*'
- Signed Financier '*Privacy Consent Form*' (if applicable)
- Photocopy of Driver's Licence (front & back)
- 2 x Recent Payslips OR Letter of Employment (for you)
- 2 x Recent Payslips (for your spouse/partner)

Please return your documents via:

Email: support@southgatesalpack.com.au or email directly to your Southgate consultant.

Fax: 1300 500 150

Post: PO Box 183, South Melbourne VIC 3205

PRIVACY DISCLOSURE STATEMENT & CONSENT (INDIVIDUAL)**Overview**

Southgate Financial Services Pty Ltd, ACN ABN: 56103618499, trading as Southgate Financial Services, ('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 consumer and/or commercial credit and personal information ('information') about you for those purposes.

Privacy Disclosure Statement and Consent

We are collecting 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 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 Disclosure

When we collect information from you in the credit or guarantor application process, we use that information in a number of ways to assess your application and, where appropriate, to source a suitable credit provider or lessor and/or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS') and/or a commercial credit reporting service ('Commercial CRS'), if you wish us to obtain a report on your behalf;
- Use any information a credit reporting service provides in its report to assist us to preliminarily assess your credit or guarantor application;
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your 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 1 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 Consumer CRS or Commercial CRS.

The website of each credit provider contains details of each Consumer CRS and Commercial CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe 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', or similar.

For each Consumer CRS a credit provider uses the website details will include the following specific information:

- That the CRS 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 or you commit a serious credit infringement, the credit provider may disclose that information to the Service
- How you can obtain the credit provider's and/or the Service's policies about managing your 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 CRS not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRS 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 it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

Credit providers may provide your personal information (including information about your driver's licence or passport) to an organisation providing verification of your identity, (including credit reporting bodies), to request an assessment of whether that information matches information held by the issuer of the identification document via the use of third-party systems (this may also include electronic identity verification). Alternative means of verifying your identity may be available.

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);
- A Consumer CRS not to use your information for direct marketing assessment purposes, including pre-screening; and
- A credit reporting service to provide you with a copy of any information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer via telephone on 1300 132 700, via email to support@southgatefinancial.com.au or in writing to the postal address below.

Postal: Privacy Officer
Southgate Financial Services
PO Box 406, South Melbourne, Victoria 3205

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.southgatefinancial.com.au or we will provide you with a copy if you ask us.

Schedule 2 at the end of this document sets out the contact details for each credit reporting service.

Disclosure and Consent

By signing below, you agree we may:

- Use your 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 Schedule 1 at the end of this document 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 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 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 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 Consumer CRS disclosing information to one or more credit providers specified in Schedule 1 at the end of this document 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 information (including information obtained by it from a Consumer CRS) to a guarantor, or a prospective guarantor; and
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you.

Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this ceases when you either withdraws it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

Authorisation

By signing this document, you authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

By signing this document, you agree and declare that where you have provided any information about another individual (including a spouse, partner or joint applicant), the individual has been made aware of the disclosure and provision of this information and the relevant contents of this entire document.

APPLICANT 1 or DIRECTOR 1 [if signing on behalf of company applicant]		APPLICANT 2 or DIRECTOR 2 [if signing on behalf of company applicant]	
Applicant or Director Signature:		Applicant or Director Signature:	
Full Name:		Full Name:	
Date:		Date:	

**SCHEDULE 1
CREDIT PROVIDERS**

Name of Credit Provider	Website
Australian Motorcycle & Marine Finance	www.ammf.com.au
Automotive Financial Services	www.afs.com.au
ANZ	www.anz.com.au
Angle Finance	www.anglefinance.com.au
Bank of Queensland	www.boq.com.au
Branded Financial Services	www.brandedfinancial.com.au
Capital Finance Australia Limited	www.capitalfinance.com.au
Commonwealth Bank of Australia	www.commbank.com.au
Earlypay	www.earlypay.com.au
Finance One	www.financeone.com.au
Firstmac	www.firstmac.com.au
Fleet Partners	www.fleetpartners.com.au
Flexicommercial Pty Ltd	www.flexicommercial.com.au
Grow Finance	www.growfinance.com.au
Iron Capital	www.ironcapital.com.au
Judo Bank	www.judo.bank
Latitude Financial	www.latitudefinancial.com.au
Lumi	www.lumi.com.au
Medfin	www.medfin.com.au
Metro Finance	www.metrofin.com.au
Money3	www.money3.com.au
National Australia Bank Limited	www.nab.com.au
OnDeck	www.ondeck.com.au
Pepper Asset Finance Pty Ltd	www.pepper.com.au
Plenti	www.plenti.com.au
Prospa Advance	www.prospa.com
Resimac	www.resimac.com.au
Scotpac	www.scotpac.com.au
Selfco Leasing	www.selfco.com.au
Shift Financial	www.shift.com.au
TrailBlazer Finance	www.trailblazerfinance.com.au
Thorn Group	www.thorn.com.au
Waddle	www.waddle.com.au

Westpac	www.westpac.com.au
Wizr	www.wizr.com.au
Zip Business	www.zip.co/business

SCHEDULE 2
CONSUMER / COMMERCIAL CREDIT REPORTING SERVICES

Name	Website	Telephone
Equifax	www.equifax.com.au	13 8332

Angle Auto Finance – Privacy and Credit Reporting Statement and Consent Form

THIS FORM IS REQUIRED TO BE SIGNED BY ALL APPLICANTS IF THEY ARE INDIVIDUALS (IN RELATION TO NOVATED LEASING CUSTOMERS)

This statement sets out how "we" or "us", being **Angle Auto Finance Pty Ltd** (ACN 161 130 696) trading as Angle Auto Finance of Level 23, 400 George Street, Sydney, New South Wales, 2000 (**Angle Auto Finance**), collect, use, store and disclose your personal information and credit-related information as permitted under the Privacy Act 1988 (Cth) (the **Privacy Act**) and the Privacy (Credit Reporting) Code (**the Code**). In this statement, "you" means the Applicant (as defined below) and "credit-related information" means credit information, credit eligibility information and CRB derived information as those terms are defined in the Privacy Act. If you do not provide us with your personal information or credit-related information, we may be unable to process or accept your application and we may not be able to provide finance or other products or services to you.

This form needs to be completed by the individual that is applying for a novated lease (**Applicant**). The Applicant must sign this form on the last page where indicated. By signing this form, you consent to the use and disclosure of your information as set out in Sections 3, 4, 7 and 8. You should take note of Sections 1, 2, 5 and 6.

Applicants for credit should provide the completed and signed form to their authorised Introducer/Dealer/Broker (**Introducer**) who submits your application for a novated lease to us. References to "Introducers" in this statement will include any salary packaging companies and novated lease providers that refer or introduce you to us or which administer your salary packaging arrangements as appointed from time to time during the term of any novated lease which results from your application to us.

1 Personal information

We collect, use and disclose your personal information (including information you submit in a credit application) for the purposes set out in our Privacy Policy, available at www.angleauto.com.au/privacy and in particular:

- to arrange or provide credit to you (including to act on your instructions and to administer and complete your application and transaction);
 - to manage that credit (including to assess hardship applications and to collect overdue payments);
 - to create and use an internal credit tool or otherwise procure our own assessments and ratings in respect of yours and other third parties credit worthiness, which may also take into account your information we obtain from you and other sources;
 - to communicate with you and to respond to your enquiries and resolve complaints and disputes;
- and

- to comply with our regulatory or legal obligations, report to regulators and authorities and assess our legal compliance (including through external audits).

We may disclose your personal information to the parties described in our Privacy Policy and in particular to:

- our related entities, service providers and commercial partners who assist us by, for example, by providing IT services, marketing services, data analytics services, market research services, back-office management services or customer acquisition and onboarding services including identity or other verification checks;
- persons you have authorised us to provide your information to (such as additional account holders or your authorised representatives);
- third parties that you have authorised to provide your information to us (such as Introducers and your current or previous employers in the case of employment checks);
- financial institutions and payment system operators (including merchants);
- our insurance brokers, providers and consultants;
- our professional advisers and agents (including independent auditors, legal and tax advisers);
- retailers, brokers, aggregators or others who introduced you to us (including car dealerships and salary packaging providers) and these parties may use and disclose this information for their own marketing purposes;
- debt collection agencies and others that assist us with debt recovery;
- any third parties who acquire any rights or interests in any amounts or debts that you owe to us (including if we assign, transfer or novate your agreement with us);
- the sponsors or promoters of any competitions that we conduct;
- credit reporting bodies (for more information, see our Credit Reporting Policy); and
- state and federal government agencies, regulatory bodies and law enforcement agencies or other persons as required or permitted by law.

In addition to the information provided by you, you authorise us to obtain personal information about you, under the Freedom of Information Act, from any motor vehicles or driver's licence registry in Australia whilst any liability is outstanding to us without reference to you.

2 Overseas disclosure

We may disclose your information to entities outside of Australia. These entities include our related entities and service providers located in the United States of America, the Philippines and India.

3 Authority to give information to your Introducer

By completing this form, you consent to us disclosing to your Introducer information relating to your application, our assessment of your application and information relating to any existing novated lease you have with us which is proposed to be refinanced as part of your application. If further assessment is required in relation to your application, you consent to us disclosing credit eligibility information about

you to the Introducer, as your authorised representative. This may include information from your credit report and information we derive from your credit report.

In relation to your application for a novated lease, you consent to us disclosing to your Introducer (as your authorised representative) all information we hold in relation to your application, the status of your application and the outcome of your application, including our reasons for our decision. If your application is successful, you also consent to us disclosing to your Introducer (as your authorised representative) all information we hold in relation to your novated lease (on an ongoing basis during the term of that contract) for the purposes of the administration of your novated lease.

4 Identity verification

4.1 IDMatrix

By signing this form, you consent to the use of the Equifax IDMatrix service to verify your identity. This may involve the disclosure of your personal information and credit-related information to Equifax Pty Ltd and/or its related companies. If you sign this form, then you consent to Equifax Pty Ltd and its related companies accessing your information from third party datasets and using and disclosing that information for the purposes of verifying your identity. If we are unable to verify your identity via IDMatrix, we will seek to do so using the Document Verification Service process described below. If you do not sign this form, we may be unable to process your application for a novated lease.

4.2 The Document Verification Service

By signing this form, you consent to the use of the Australian Government's Document Verification Service (**DVS**) to verify your identity. This may involve the use of your identification documents such as your Australian-issued Drivers Licence, Passport or Australian Citizenship Certificate. The information you provide to us will be used to verify your identity and may be the subject of an information match request to the official record holder of the underlying information. That information match request, the information match result and other information match data and access to and use of the DVS may involve the use of third party systems and services.

If you do not sign this form, we may be unable to process your application for a novated lease, or we may require you to participate in an additional manual identity verification process, including completing a separate customer identity document form.

5 Our Policies

Our Privacy Policy contains information about:

- how you may seek to access or correct your personal information that is held by us;
- how you can complain about a breach of privacy law (including the Australian Privacy Principles) by us and how we will deal with such a complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

Statement of Notifiable Matters

In addition to our Credit Reporting Policy (available at www.angleauto.com.au/privacy), our Statement of Notifiable Matters contains information such as:

- how a credit reporting body may use the information we provide to them;
- the consequences if you fail to meet your payment obligations or commit a serious credit infringement;
- how you may seek to access or correct your credit-related information;
- how you may complain about our failure to comply with our credit reporting obligations under the Privacy Act) and/or the Code;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes; and
- what protections are available if you believe you are a victim of fraud.

Our Statement of Notifiable Matters is available on our website at www.angleauto.com.au/importantdocuments. You can also request a hard copy from us by calling us on 1300 561 868.

6 Contact us

If you have any questions or complaints regarding this privacy and credit reporting statement and consent form or if you would like more information about the way we manage your personal and credit-related information, please contact our Customer Experience team as follows:

Email: customerexperience@angleauto.com.au

Telephone: 1300 561 868

Post: Attn: Customer Experience
Angle Auto Finance
PO Box 20125
World Square, NSW 2002

7 Electronic signing and communications

By signing this statement you:

- consent to receive any communications from us and/or your Introducer via electronic means;
- acknowledge that, if we provide the option for you to sign any documents electronically, we consent to you signing those documents electronically; and
- consent to us signing any relevant document electronically, including by applying an electronic signature to a counterpart of a relevant document.

8 Consent

I have read and understood this statement and I consent to the collection, use and disclosure of personal information and credit-related information in accordance with this statement.

I confirm that I am authorised to provide any information I provide to Angle Auto Finance or to my Introducer.

Where I have provided information about another individual (including a spouse, partner or joint applicant), I declare that individual has been made aware of the fact and relevant contents of this entire statement.

Name of Applicant	Signature	Date

Effective: 30 November 2023