

## Queensland Capital Solutions Registered Office

Level 1 Brightwater Corporate Centre  
Suite 11D, 69 Attenuata Drive  
Mountain Creek QLD 4557

### PRIVACY DISCLOSURE STATEMENT & CONSENT

#### Overview

QCS Investments Pty Ltd, A C N 165453896, Trading As Queensland Capital Solutions, ('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 credit and personal information about you for those purposes.

#### Privacy Disclosure Statement and Consent

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 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 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 and/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 preliminarily 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 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 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 or you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit provider's 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 your information for direct marketing assessment purposes, including pre-screening
- The CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 0754529000 or email at [adrian@qldcapitalsolutions.com.au](mailto:adrian@qldcapitalsolutions.com.au). 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.qldcapitalsolutions.com.au](http://www.qldcapitalsolutions.com.au) or we will provide you with a copy if you ask us.

### 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 you are a director
  - To source any finances you required
  - To source any insurances 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 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 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 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 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 specified in the Schedule of 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.

#### **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.

Applicant/Guarantor 1		Applicant/Guarantor 2	
Signature:		Signature:	
Name:		Name:	
Date signed: / /		Date signed: / /	
Applicant/Guarantor 3		Applicant/Guarantor 4	
Signature:		Signature:	
Name:		Name:	
Date signed: / /		Date signed: / /	

# Authorised Contacts	
Accountant:	Solicitor:

**SCHEDULE OF CREDIT PROVIDERS**

Adelaide Bank	Fixl Commercial	Prospa
ANZ	Future Financials	Rams
AMP	Gateway Credit Union	Ratesetta
Assetline Capital	GE Money	Red Rock Mortgages
AFM	Get Capital	Semper Capital
Australian Pacific Mortgage	Global Capital	Shakespeare Hanley Security
Allianz Insurance	Go Getta	Short Term Advantage
Axess Today	Heritage Bank	Spot Cap
Auswide	Home Loans Limited	St George Bank
Bank Of Melbourne	Home Start	Suncorp
Bank SA	Homesec	Teachers Mutual Bank
Bankwest	IBN	Team Leasing
Better Choice Home loans	Iden	Tech Leasing
Better Mortgage Management	ING	Think Tank
Blue Bay Home Loans	IMB Commercial	Thorn Equipment finance
Blue Stone	Intrim Finance	True Pillars
BOQ	Latitude Financial	UNI Bank
BMT	LaTrobe	VMG
Boston Capital	Little Leasing Company	Virgin Money
Bribe Investments	Loans Today	Waddle Invoice Finance
Capify	Loanav	Westpac
Capital Finance	Liberty Financial	Widebay
Cash Flow Advantage	Macquarie Bank	YMF
CBA	Macquarie Leasing	Medfin
CEG Finance	MBA	OnDeck
Chifley Securities	Merchant Mortgages	
Citi Bank	ME Bank	
Connective Home Loans	MKM Capital	
Crown & Gleeson	Morris Finance	
Eastwood Securities	Mortgage EZY	
Ebroker	Mortgage Mart	
Ensurance Limited	My State	
Express Commissions	Moula	
Fifo Capital	NAB	
FinanceMI	P & N Bank	
Financier Capital	Paramount Mortgages	
Finstro	Pepper	
First Class Capital	Platform Finance	
First Mac	Private Mortgages Australia	
Fleet Partners	Property Capital	