

Privacy Consent

Privacy Disclosure Statement

Talk Finance takes reasonable steps to protect your personal information.

We will use your personal information for:

- (a) assessing your application for the facility that you have applied for;
- (b) managing the facility; and
- (c) any related purpose.

Your personal information will be disclosed to credit reporting agencies, our lending underwriters, related corporations, legal advisers, collection agencies, your nominated referees, our service providers and any other person you would reasonably expect that we disclose your personal information to. The provision of your personal information is required to allow us to assess your application.

If you would like access to the personal information about you that we hold, contact our Privacy Officer by writing to the Privacy Officer, Talk Finance, PO Box 7354, Alexandria, NSW 1435.

Authorisation and Consent Form

To Talk Finance and any other person or entity having an interest in the management, insurance or funding of these facilities.

The Applicant/s and Guarantor/s agree that for the purpose of assessing my/our credit worthiness in connection with the assessment, funding and management or any credit facilities, you may do any one or more of the following; at any time:

Consumer Credit Application

Collect and use personal information and consumer credit information about me/us to assess my/our application for consumer credit.

Commercial Credit Application

Collect and use personal and business information and commercial credit information about me/us to assess my/our application for commercial credit.

Collection of Overdue Payments

Collect and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.

Account Management and Email Communications

Should I/we provide an email address, I understand it may be used to communicate with me/us for the purposes of account management, information updates and email marketing.

Tick to opt out of receiving newsletters and email marketing

Exchange Information Between Credit Providers

Collect from and use or disclose to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity.

Exchange of Information with Advisers

Collect from and use or disclose to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided to me/us any commercial or consumer credit information.

Provide Information to Credit Reporting Agencies

Disclose to a credit reporting agency personal or commercial information about me/us. The information includes identity particulars; the fact that credit has been applied for and the amount; the fact that we are a current credit provider to you; payments which become overdue more than 60 days, and for which collection action has commenced; advise that payments are no longer overdue; advice that cheques drawn by you have been dishonored more than once, in specific circumstances, that in our opinion you have committed a serious credit infringement; and that credit provided to you by us has been paid or otherwise discharged.

Provide Information to Credit Providers / Underwriters

Disclose any report or personal information about me/us to another person or entity in connection with the financing or funding of my/our credit facility. (Including, but not limited to: Credit Underwriters, Securitisation facilities or other wholesale funding and/or credit arrangements.)

Provide Information to Guarantors

Disclose information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.

Verification

Verify my application details with my employer, estate agent or other referee.

I/We agree that Talk Finance MAY charge a Talk Finance Service Fee for processing my/our finance application to approval.

Full Name:			
Sign Here		Date:	/ /
Full Name:			
Sign Here		Date:	/ /