

Privacy Disclosure Statement and Consent

A. Disclosure and Use of Credit and Personal Information

1. In assessing this loan application, Thincats Australia Pty Ltd (**TCA**) collects and holds your:
 - (i) credit information including the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information;
 - (ii) personal information including any information from which your identity is apparent or can be verified.
2. Unless you advise us otherwise TCA may disclose your credit or personal information to other third parties to fulfill the purposes identified (or purposes related to those purposes) in this loan application.
3. TCA may also disclose your credit or personal information to any person who is acting on your behalf, with your legal authority or who is purporting to act with your legal authority.
4. TCA may also contact various third parties that have credit or personal information about you and your associated companies, to obtain the credit or personal information we need to provide our services. The types of third party's TCA may contact to obtain such information from, include but are not limited to:
 - (i) other credit providers and financial institutions;
 - (ii) any person with whom you make a joint application for credit;
 - (iii) other persons such as any referees, your employer, to verify the accuracy of information you have provided;
 - (iv) Credit reporting agencies, such as, but not limited to, Equifax, Dun & Bradstreet;
 - (v) law enforcement agencies, Government organisations as required by law;
 - (vi) other service providers engaged by TCA, such as, but not limited to, lawyers, debt collection agencies, accountants or other entities that assist TCA in aspects such as identity verification, property information, bank account verification, or activities related to fraud prevention;
 - (vii) your appointed advisors, such as lawyers, accountant, real estate agent, or any other person(s) acting on your behalf;
 - (viii) other organisations that you may wish to, or has acquired, an interest in your loan or in our business;
 - (ix) any person who referred you or your application for credit to us; and
 - (x) external dispute resolution bodies.
5. You authorise these third parties to release to us any credit or personal information we may request.
6. TCA may obtain a copy of your Commercial Credit Report for you as an individual(s) and any companies, trusts, trading names, registered names or related entities of which you are either an owner, trustee or director. This authority only applies to enquiries made by us in connection with your application, or proposed application, for credit or you having sought advice relating to your existing credit.
7. You may at any time request access to the credit or personal information we hold about you by contacting us via email. We will hold the information securely and may destroy our records in accordance with established industry document retention practices or as required by law.

B. Other matters

8. TCA may also, in assessing the application for commercial credit to xxxxxxxxxxxxxxxxx, and in your capacity as the guarantor(s) of this facility, to:
 - (i) obtain from a credit reporting agency referred to in 4(iv) above a credit report containing credit or personal information on you;
 - (ii) obtain credit or personal information about you from other credit providers either from names of credit providers referred to in the loan application or credit providers whose names appear in a credit report;
 - (iii) provide a copy of your consumer credit report to any person or entity referred to in 4 above.

C. Acknowledgment and Consent

9. By signing this document you acknowledge and agree that TCA may collect, hold, disclose and use your credit and personal information as specified in this document and our privacy policy as published from time to time on our website at www.thincats.com.au. and that you have read the Privacy fact sheets 29 and 40 published by the Office of the Australian Information Commissioner, which can be accessed via www.thincats.com.au/resources.

Definitions:

TCA includes its member investors

Credit Report means both your commercial and consumer credit report

Signed for and on behalf of

By its Authorised Signatory

Director

Full name of Authorised Signatory

Date:

Guarantor 1:

Signature

Name

Date:

Guarantor 2:

Signature

Name

Date: