

Each consent given in this document continues until withdrawn in writing.

Privacy Disclosure Statement and Consent

I/We consent to you using Personal Information, financial information and Credit Information about me/us for the purpose of arranging or providing credit, providing credit assistance, insuring credit, and for direct marketing of products and services offered by you or any organisation you are affiliated with or represent each of which may contact me/us for such a purpose including by telephone and electronically and acknowledge that you may receive a fee or commission for referring me/us to a product or service provider, such as an insurance provider. In this document "you" means each of Australian Finance Group Ltd (AFG), each subsidiary of AFG, the Appointed Credit Service Provider and their organisation and any assignees or transferees of the commissions relating to any credit provided to me arranged by the Appointed Credit Service Provider or their organisation. In this document, 'Personal Information' includes any sensitive information (including health information) and any information I/we tell you about any vulnerability I/we may have.

The Personal Information provided by me/us will be held by you. I/We can obtain a copy of AFG's Privacy Policy at www.afgonline.com.au. Your privacy policy contains information about how I may access or seek correction of my Personal Information, how you manage that information and your complaints process. If I/we do not provide the requested Personal Information, I/we acknowledge that you may be unable to assist in arranging finance or providing other services.

You may disclose Personal Information about me/us to the following types of entities, some of which may be located overseas (including in USA, Canada, Malaysia, India, Ireland, the United Kingdom, Serbia and the Philippines):

- any persons who provide credit or other products or services to us, or to whom an application has been made for those products or services;
- any financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint;
- any person where you are required by law to do so;
- any of your associates, related entities or contractors (including printing/publication/mailing houses, IT service providers, cloud storage providers, lawyers/accountants);
- our referees, such as our employers, to verify information we have provided;
- any person considering acquiring an interest in your business or assets; and
- any organisation providing online verification of our identities.

Credit Information

I/We hereby authorise you to receive Credit Information from any lender about my/our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorised by me access to my Credit Information, with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you as our agent and authorise you to obtain our Credit Information (including both consumer and commercial credit reporting and eligibility information) from a credit reporting body on our behalf. You are authorised to use that Credit Information to assist you to provide services, including credit assistance, to me/us and to assist me/us to apply for credit. I/We acknowledge that you consent to these authorizations being provided in an electronic form (if applicable).

In this document 'Credit Information' includes information such as my/our identity information, the type, terms and maximum amount of credit provided to me/us, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information, disciplinary proceedings, complaints, delinquency, fraud investigations and details of any serious credit infringements.

Receiving Information Electronically

I/We consent to receiving credit assistance documentation and loan application information electronically. I/We acknowledge and agree that paper documents may no longer be given, electronic communications must be regularly checked for documents and this consent to receive electronic communications may be withdrawn at any time.

Video or Audio Conference Recording

I/We consent to you obtaining Personal Information, financial information and Credit Information about me/us by way of video conference and/or by way of audio conference for the purpose of arranging or providing credit, providing credit assistance or insuring credit and give my/our permission for that video and/or audio conference to be recorded and provided to a credit provider, insurer or government agency for this purpose.

Full Name of Applicant 1

Signature of Applicant 1

Date

Full Name of Applicant 2

Signature of Applicant 2

Date

Name of Appointed Credit Service Provider

Name and contact details of Appointed Credit Service Provider's Organisation (if applicable) including address/email/phone no.



Combined Credit Guide, Credit Quote and Privacy Policy

This Credit Guide and quote provides you with the key information that you need to know to make an informed and confident choice when engaging our products and services.

This Credit Guide summarizes our goals and standards, offerings, fees, and commissions. Please don't hesitate to ask if you need more information or clarification.

Who are we:

Company name	New Choice Car Loans Pty Ltd
ABN	24 616 320 784
ACN	616 320 784
Phone Number	1300 853 450
Fax Number	1300 853 742
Address	202/37 Barrack Street, Perth, WA 6000
Website	www.newchoicecarloans.com.au
E-mail	admin@newchoicecarloans.com.au
Australian Credit Licence	494494

Overview

We hold the necessary broking experience and qualifications in accordance with the National Consumer Credit Protection Act, 2009 to provide you with assistance. We are required to meet specific competency standards relating to educational and professional development. You can be confident that we are held accountable to not only our organization's high ethical standards / values, but also have a responsibility to maintain the regulatory standards that are set by both Commonwealth and State governments.

Our mission is to ensure we offer our clients the best service and most appropriate products to suit their individual needs through our professionalism and attention to detail. Ultimately, our goal is to ensure applicants are provided with a loan that meets their objectives and is not unsuitable for their requirements.

We will listen to your needs and your instructions, ensuring that there is collaborative agreement through each step of the finance application process.

Our relationships and alliances with likeminded quality organizations ensure we are positioned to offer the best quality service as well as offering complementary financial services where appropriate.

Suitability of Loans to Your Financial Objectives

By law, before entering into a specific credit contract, we are obliged to conduct a Preliminary Credit Assessment to determine what kind of loans would be not unsuitable for you. In consultation with you, we will explore and discuss with you your financial situation, financial objectives and borrowing needs.

For the purposes of the Preliminary Credit Assessment, we will need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives.
- make reasonable inquiries about your financial situation; and
- Take reasonable steps to verify that financial situation.

The assessment will be conducted prior to recommendation of a particular product. The assessment will involve collection and verification of financial information to determine the appropriate loan amount and the loan costs associated with entering a credit contract. This will ensure that your circumstances will be assessed appropriately and that the options suggested will not place you in financial hardship. Once completed, this Preliminary Credit Assessment is only valid for 90 days. A copy of the Preliminary Credit Assessment will be available to you, on request - this will be available up to 7 years after we provide you with credit assistance

Prior to the Preliminary Credit Assessment being conducted, we may provide you with Product summaries that highlight various key features and benefits of the product. We may also provide you with Product Comparison documents that allow you to compare the features and benefits of each product and assess the suitability to your requirements.

Lender and Products

Lenders available	We aim to provide you with information from a range of lenders and products / loans. Once you have chosen a loan that is suitable for you, we will assist you in submitting your application for an approval.
Commonly used lenders	The list below documents the 9 most commonly used Lenders by us. This does not necessarily reflect all of the financial institutions that we are able to conduct business through.
	Financial Institutions
	ANZ Pepper Asset Finance Macquarie Leasing Liberty Financial Latitude Financial Services Now Finance Sovereign Credit Greenlight Auto Finance Finance One

Fees, Charges, Commission and Disclosures

Fees payable by you to third parties	When the credit application (loan) is submitted, you may need to pay the lender's application fee, valuation fees, or other fees that are associated with the loan application process. If the loan application is unsuccessful, we do not charge you any fee.
Fees payable by you to the licensee	If a fee is payable by you, this will be disclosed in pre contractual documents that will be provided to you. We charge a fee for the services we provide. The maximum fee that we will charge will be \$1100.00. This fee can be financed in your loan amount if the loan was to go ahead. This amount will again be disclosed in our pre-contractual documents that will be provided to you. If your loan application is not approved there will be no fee payable by you.
Payments received by the licensee	Please take notice that we may receive fees, commissions, or financial rewards from Lenders or Lessors in connection with any finance we arrange for you. These fees are not payable by you. These fees could be paid to us upfront (up to 10% of the finance amount), as a Trail (paid during the finance term) or as a volume bonus. The commission / brokerage depends on the amount of the finance and may vary from product to product.
Fees payable by the licensee to third parties	We may pay fees to call center companies, real estate agents, accountants, or lawyers and others for referring you to us. These referral fees are generally small amounts in accordance with usual business practice. These are not fees payable by you. On request you can obtain a reasonable estimate of the amount of the fee and how it is worked out. This will also be provided for your acceptance prior to your application being submitted. From time to time, we may also remunerate other parties through payments, rewards or benefits.
Other disclosures, benefits or interests	

Complaints

Irrespective of our status as a licensee, representative or credit representative, our reputation is built on matching the appropriate product(s) to the individual's requirements.

We go to great lengths to ensure satisfaction with our services and offerings, however there may be instances from time to time, where applicants may be dissatisfied with the outcomes of our consultation process. If you have a complaint about the service that we provide, the following steps or avenues for resolution are available to you.

Step 1

Most complaints arise from miscommunication and can usually be fixed quickly. So, please contact us on 1300 853 450 in the first instance, to speak to your broker and express about your concerns.

Step 2

If the issue is not satisfactorily resolved within 5 working days by talking with your broker, we will apply our internal complaints process to manage your complaint appropriately. In this instance, the complaint will be internally escalated to our Complaints Officer. You may also contact the Complaints Officer directly.

Complaints Officer

Name	Complaints Officer New Choice Car Loans
Phone	1300 853 450
Email	admin@newchoicecarloans.com.au
Address	202/37 Barrack Street, Perth, WA 6000

Note: In some instances, your broker may also be fulfilling the role of the Complaints Officer. This will not affect the capacity to have your complaint dealt with appropriately. By using our internal complaints process we hope to assist you to resolve your complaint quickly and fairly. The maximum timeframe in which to provide a written response to you is 45 days, although in pursuit of best practice and the reputation of our organization, we aim to resolve these issues in a much shorter time frame.

Step 3

Although we try hard to resolve a customer's concern in the most considerate and direct manner, if you are not completely satisfied after the above steps have been attempted, you still have other avenues available to resolve the dispute. This is then managed externally and independently.

This external dispute resolution (EDR) process is available to you, at no cost. It is designed to be the next step if our internal resolution service does not meet your expectation. If you know the name of your representative, please provide it to AFCA along with your reason for the complaint. You can contact them either, by phone, email or post.

EDR Details

Name	AFCA
Membership no	45899
Phone	1800 931 678
Email	info@afca.org.au
Address	GPO Box 3 Melbourne VIC 3001

We don't make any promises about the value of any property you finance with us or its future prospects. You should always rely on your own enquiries.

We don't provide legal or financial advice. It is important you understand your legal obligations under the loan, and the financial consequences. If you have any doubts, you should obtain independent legal and financial advice before you enter any loan contract.



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The personal information provided by me/us will be held by you. I/We can obtain a copy of New Choice Car Loans Privacy Policy at www.newchoicecarloans.com.au. Your privacy policy contains information about how I may access or seek correction of my personal information, how you manage that information and your complaints process. If I/we do not provide the requested personal information you may be unable to assist in arranging finance or providing other services.

You may disclose personal information about me/us to the following types of entities, some of which may be located overseas (including in USA, Canada, Malaysia, India, Ireland, the United Kingdom and the Philippines):

- persons who provide credit or other products or services to us, or to whom an application has been made for those products or services;
- financial consultants, accountants, lawyers and advisers;
- any industrial body, tribunal, court or otherwise in connection with any complaint;
- any person where you are required by law to do so;
- any of your associates, related entities or contractors(including printing/publication/ mailing houses, IT service providers, cloud storage providers, lawyers/accountants);
- our referees, such as our employers, to verify information we have provided;
- any person considering acquiring an interest in your business or assets;
- any organization providing online verification of our identities.

Credit Information

I/We hereby authorize you to receive information from any lender about our credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorized by me to access my information, with details of whether finance has been approved for us, and if it has, the terms of that approval, including providing a copy of any approval letter.

I/We appoint you to provide Credit Services and authorize you to obtain our credit information (including both consumer and commercial credit reporting and eligibility information) from a credit reporting body on our behalf. You are authorized to use that information to assist you to provide services, including credit assistance, to me/us and to assist me/us to apply for credit.

I/We authorise New Choice Car Loans Pty Ltd to use a tool provided by CC Acquisitions Pty Ltd and make a request to a credit reporting body to access your credit reporting information. In order to do this, CC Acquisitions Pty Ltd will submit your personal information to the credit reporting body as an "Access Seeker" to make the request. The Access Seeker may disclose your credit reporting information and other personal information to Green Light Auto Finance Pty Ltd (the credit provider) to obtain a personalised loan scenario. This process will NOT impact your credit score.

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