

CREDIT ASSISTANCE CONTRACT & PRIVACY CONSENT STATEMENT. (Page 1 of 2)

Credit Assistance Provider / Broker: I Need Finance Now Pty Ltd. (herein after referred to as we/us).
A.C.N. 123 629 381 / Australian Credit License Number 348706
Address: Suite 3, 112 Main Street Blacktown, NSW, 2148. Ph: 02 8014 8300, Fax 02 8014 8328 www.ineedfinancenow.com.au

Borrower's Name/s: _____

(Herein after referred to as, you /your)

Borrowers Address: _____

State: _____ P/Code _____ Contact Phone Number _____

Summary of the main terms of the consumer credit product being sought by you

Amount of consumer credit product:

\$3000 to \$10,000

\$10,001 to \$20,000

\$20,001 to \$30,000

\$30,001 to \$40,000

Other Amount \$ _____

Term of credit product _____ Term can be from 12 months (52 weeks) to 84 months (364) weeks.

The maximum weekly repayment applicant is prepared to make: \$ _____ per week.

Other credit product requirements: _____

Purpose of consumer credit – requirements / objectives - _____

Interest rates vary from eight percent up to forty eight percent per annum. (Should the credit product go into default other fees may apply). Factors that can influence your interest rate include (but are not limited to) credit rating, age and type of product, amount of loan and lender criteria.

Panel of Lenders. We have entered into arrangements with the following lenders: anz, cba, secure funding, ge money, australian motorcycle finance, maclease. Subject to meeting their lending criteria, we may be able to obtain credit for you from these lenders. These lenders do not necessarily represent all the lenders who offer credit of the nature you seek. We may obtain credit for you from other lenders and may also refer your information to other third party introducers.

There is no charge if the application does not proceed for any reason. All consumer credit product requests will have a credit assistance provider assessment completed. We can receive an upfront brokerage fee of up to nine hundred and ninety five dollars including GST. This is funded from the credit product provided to you from the Lender. A volume bonus provided by the lender or aggregator may render any other amount of commission we make unascertainable at the time of lending. Other Loan Options: As part of providing you a service we will offer you other loan options including insurances which may add to the repayment amount shown above. This information, including any additional payments will be disclosed to you prior to final contracts, in order that you can choose if the options are of benefit to you. We may receive upfront payments of between zero and fifteen percent of the amount borrowed with these additional options. These options vary with the type of loan requested but could include loan insurance, gap insurance, warranty insurance, tyre rim insurance and comprehensive insurance for the first year. If you do not want us to provide you with these or other options as part of this loan please tick this box. We disclose the following to you, any commission payments we are entitled to receive from your chosen credit provider if they differ from this agreement (Prior to you entering into a credit contract, if it is ascertainable). Any variation from this agreement will be made in writing and signed by both parties and may be attached as "Annexure A" to this contract. A marketing bonus may be paid to the business / person referring you to us and may not be ascertainable at the time of funding. We confirm that a finance aggregator may receive a financial benefit from this loan. We may recommend credit terms and may receive higher benefit from the credit provider for a higher interest rate, longer term or the inclusion of any lump sum payments. We may receive other benefits from lenders from time to time including social events and training. We cannot guarantee that we will be able to find a credit provider willing to offer the client credit due to their circumstances.

We are not licensed to provide you with legal, financial or taxation advice and we recommend that you obtain your own legal, financial and taxation advice regarding the suitability of any credit product.

Privacy Authorisation Agreement:

In order to provide you with brokering services we are collecting personal information from you. This information is required for us in order to complete application/s for finance. If all required information is not provided we may not be able to find appropriate credit for you. You acknowledge that Section 18E (8) (C) of the Privacy Act allows us to give a credit reporting agency personal information about you and you authorise us to give your personal information to them. The information that may be given to an agency is covered by section 18E (1) of the Act.

You agree to and authorise us and any other lender to do the following in order to obtain credit for you,

- provide your personal information to credit reporting agencies, credit providers, mortgage insurer's, trade insurer's or other financial institutions.
- obtain your credit information from credit agencies in order to assess or support your loan application for personal, domestic, commercial or other household related credit.
- obtain from a credit reporting agency a credit report containing personal credit information about you in relation to commercial credit provided or to be provided by us and to use such information for the purpose of collecting overdue payments. This is in accordance with section 18K (1) of the Privacy Act.
- to obtain a report containing information about your commercial activities or commercial credit worthiness from a business which provides information about the commercial worthiness of a person in relation to credit provided or to be provided by us. This is in accordance with section 18L (4) of the Privacy Act.
- provide your personal information to persons acting on your behalf including your accountant, solicitor, agent.
- provide your personal information (including copies of credit contracts or amendments to it) to persons who propose to provide a guarantee or give other support in connection with your obligations under these credit facilities.
- provide your personal information to the Australian Taxation Office or other Government authorities authorized by law.
- assume and accept that where two or more persons sign this agreement, it is to be read as though consent is given jointly and severally by each of you and a notice may be forwarded to you as joint applicants if you are living at the same address.
- keep your information on file for seven years in accordance with our statutory obligation.
- provide you with, in electronic, paper or other forms, marketing information about related products or services which could suit your needs. If you do not want to receive this information initial this box.

Internal and External Dispute Resolution Scheme.

If you have any complaints / disputes about the services provided to you, you should take the following steps.

- Contact us and tell us about your complaint
- If your complaint is not satisfactorily resolved within 24 hrs, contact our General Manager on (02) 8014 8300
- If your complaint is still not satisfactorily resolved please contact the Financial Ombudsman Service (FOS) on 1300780808 or fax (03) 9613 6399. To lodge a complaint online go to www.fos.org.au.

By signing this Agreement you acknowledge:

- We have supplied you with our commission declaration, and you confirm acceptance of these payments.
- We have provided you with information on the use of your personal information, and you agree to the use and referral of information as acknowledged and authorised above.
- You agree to engage I Need Finance Now Pty Ltd to arrange the consumer credit product described above on your behalf.

Signed _____ by borrower giving acknowledgement and consent

Name: _____ Date _____

Signed _____ by borrower giving acknowledgement and consent

Name: _____ Date _____

Signed _____ by borrower giving acknowledgement and consent

Name: _____ Date _____

Signed _____ by the Credit Assistance Provider / Broker