

privacy authority

Grow Consulting Group is an Introducer/Broker for various financial institutions

Applicant(s): _____

Guarantor(s): _____

The Applicant(s) and the Guarantor(s) authorise Grow Consulting Group (and any other financier which at the time provides or has any interest in the credit being contemplated by my/our loan application to do the following:

1. To enable Grow Consulting Group to assess a loan application for commercial or personal credit, Grow Consulting Group is authorised to get the following information me/us from a credit reporting agency or other business source that provides information about credit worthiness.
 - a) Personal Credit Information;
 - b) Commercial Credit Information;
 - c) A credit report provided by a credit reporting agency used to report on overdue payments from me/us.
2. Grow Consulting Group is authorised to give to and get from the following parties, personal or commercial information about my/our credit worthiness, credit standing, credit history or credit capacity.
 - a) Another credit provider, in particular Grow Consulting Group may get or give banker's opinion about my/our business, trade or profession;
 - b) Any broker, financial consultant, accountant, lawyer or other advisor acting in connection with any financing provider or proposed to be provided to me/us;
 - c) A credit reporting agency or other business or source that provides information about credit worthiness. (Information that may be provided by Grow Consulting Group includes identity particulars; the fact that credit has been applied for and the amount; the fact that Grow Consulting Group is a credit provider; the fact that payments are overdue more than 60 days and collection has been commenced; advice that payments are no longer overdue; advice that cheques drawn by me/us have been dishonoured more than once; in specified circumstances, that in Grow Consulting Group opinion a serious credit infringement has been committed by me/us; that credit provided to me/us has been discharged).

3. Grow Consulting Group is authorised to give information to:
- a) A mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default or any purpose connected with the contract of mortgage insurance between the financier and the mortgage insurer;
 - b) A trade insurer for any purposes relating to an application for commercial credit provided to me/us;
 - c) Any person who proposes to guarantee or has guaranteed repayment of any personal or commercial credit provided to me/us;
 - d) Any person in connection with funding financial accommodation by means of an arrangement involving securitisation;
 - e) Any person who is a signatory to any credit facility account provided to me/us.
4. It is acknowledged that information obtained by Grow Consulting Group on behalf of me/us may be used for the following purposes:
- a) To assess an application for credit or to assess a person as a guarantor;
 - b) To assist in avoiding any defaults under any credit obligations;
 - c) To tell other credit providers about defaults made by me/us;
 - d) To assess my/our credit worthiness.
5. It is acknowledged that the above authorities continue until the credit facility provided to the applicant(s) is repaid in full and the credit facility terminated.
6. Related parties to the loan, other than the applicant(s) may need to be credit assessed to approve their loan. Their signature(s) below will authorise Grow Consulting Group or any other financial institution/credit provider approached on your behalf to obtain the credit assessments if required
- ☐ I acknowledge that I have received a copy of this document, Credit Guide & Credit Proposal Disclosure Documents

applicant ①	date	name (please print)
applicant ②	date	name (please print)
guarantor ①	date	name (please print)
guarantor ②	date	name (please print)