

Leichardt Agribusiness Pty Ltd T/A Leichardt Group

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ABN 71 619 738 466

**Credit Representative Name:** Scott Kostecki

**Credit Representative Number:** 386323

**Australian Credit Licence Number:** 364253

## How we use your personal information:

Leichardt Group as representative and Astute Financial Management as Aggregator ('we', 'us') collect personal and credit-related information about you.

1. The personal and credit-related information you provide will be held by us.
2. You appoint us your agent to act as an 'access seeker' to obtain your credit-related information from a Credit Reporting Body (CRB) on your behalf and for the purpose of assisting you with your application for credit. You authorise us to disclose any credit-related information we obtain to prospective financiers in connection with your application for credit.
3. We may use credit-related information and any other personal information you provide to arrange or provide credit and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas:
  - CRBs, including for a credit guarantee purpose;
  - persons who provide credit or other products to you, or to whom an application has been made for those products;
  - any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
  - any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding our services;
  - any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance;
  - where we are authorised to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth)*, government and law enforcement agencies or regulators;
  - any person where you have provided us consent;
  - any of our associates, service providers, licensees, financial intermediaries, technology providers, related entities or contractors;
  - other guarantors or borrowers (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
  - your referees, such as your employer, to verify information you have provided;
5. You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained from our website or by contacting us on the number above. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

If you do not provide the information, we may be unable to assist in arranging finance or providing other services.

## Commission Disclosure:

6. You acknowledge that upon settlement of any facility organised by us that both initial and ongoing commission may be payable by the Lender and/or Insurance provider.

## Fee Acknowledgement

The following Fees are due and payable to us as detailed in the QUOTE as at 00/00/0000:

- Upfront Engagement Fee: \$ + GST

7. You acknowledge that you may be liable to pay Leichardt Group for any out-of-pocket expenses Incurred on our behalf should the following circumstances occur:
  - The transaction does not proceed for any reason
  - The transactions changes significantly from that originally engaged to pursue
  - The transaction extends significantly beyond original timeframes

Consulting services based upon an hourly rate may apply dependent upon the nature of the transaction and services provided. If applicable, you will be advised of an estimated quote in advance.