

PRIVACY ACT AUTHORISATION AND DISCLOSURE

This part must be read and signed by each individual and the directors of each company listed in this Finance Application.

Personal Information: As part of this application CNH Industrial Capital Australia Pty Limited ABN 71 069 132 396 ("CNHIC") is collecting personal information from you. CNHIC will use, disclose and make accessible your personal information in accordance

with its Privacy Policy, the Privacy Act 1988 and the National Privacy Principles.

We are required to collect personal information about you not only for the purpose of assessing this application, but also in order to comply with our obligations as a reporting entity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). If you do not provide the information requested or do not give your authority for the use of the information, CNHIC may decline your application

CNHIC and Credit Reporting Agencies: You authorise CNHIC to give to and seek personal information about your credit arrangements or obtain a consumer or commercial credit report containing information about you from any credit reporting agency.

The personal information which CNHIC may give or seek includes (where applicable):

- your name, sex, date of birth, current address and last two addresses, current or last known employer and driver's licence number;
- the fact that you have entered into or propose to enter into an agreement with CNHIC and the amount of credit that you have or will obtain in accordance with the agreement;
- that you have drawn cheques for \$100.00 or more which have been dishonoured more than once;
- that court judgments and/or bankruptcy orders have been made against you;
- that you are 60 days or more overdue in making a payment to CNHIC and that steps have been taken to recover all or any part of the money that you owe; and
- that, in CNHIC's opinion, you have committed a serious credit infringement.

You authorise CNHIC to give to and seek credit reports and other information about your credit arrangements from:

- credit providers named in any application or agreement between you or a company of which you are a director or shareholder and CNHIC; and
- any credit providers that may be named in a credit report issued by a credit reporting agency.

Your authorisation entitles CNHIC to exchange information about your credit worthiness, credit standing, credit history and credit capacity.

Use of your Personal Information: Credit reports and other personal information CNHIC obtains about you including your credit arrangements from a credit reporting agency or credit provider may be used by CNHIC for the following purposes:

- to assess your application or that of a company of which you are a director or shareholder;
- to assess whether to accept you as a guarantor in respect of an application for consumer or commercial credit;
- to collect payments that are overdue;
- to notify a credit provider if you breach an agreement with CNHIC;
- to exchange personal information with other credit providers as to the status of your account where you are in breach of a contract with a credit provider;

- to assess your credit worthiness or that of a company of which you are a director or shareholder;
- to allow a credit reporting agency to create a file about you;
- to administer your account;
- to monitor your performance or compliance or that of a company of which you are a director or shareholder under any agreement for sale or supply of goods or services connected to provision of credit by CNHIC;
- any other purpose permitted or required by law.

People we may Exchange your Personal Information with: You authorise CNHIC to give to and seek personal information about you from:

- any person or organisation named by you in the application or provided by you from time to time;
- your proposed guarantor(s), mortgage insurer(s), introducers, consultants, brokers or any authorized dealer, supplier of goods and services;
- CNHIC's collection agents or an unrelated debt recovery organisation if you are in breach of any agreement with CNHIC; or
- CNHIC's related companies and authorised dealers, within and outside Australia ("the Group") which service your account or any agreement you have with CNHIC.

You also authorise your accountant to release and disclose your financial information to CNHIC or its agents and you authorise government authorities which hold your drivers licence and/or motor vehicle registration information to confirm your address details to CNHIC or CNHIC's authorised agents.

Marketing and Product Development: You authorise the Group to use your personal information to:

- provide financial, administrative and other services for the purposes of the Group's business (for example back-office administration call centre facilities and mailing services);
- develop a customer profile to enable the Group to give you better service;
- develop new products, review and analyse products and customer needs; and
- plan, research, promote and market products and services that may be supplied by the Group or by other suppliers, which the Group considers may be of interest to you by any member of the Group.

You can request that you do not receive direct marketing communications.

Obtaining our Privacy Policy, Accessing and Updating Your Information: You can request a copy of CNHIC's Privacy Policy or obtain access to or update your personal information by writing to "The Privacy Officer" at CNHIC's address on this Privacy Act Authorisation or on your agreement with CNHIC.

Providing Personal Information about Others: If you provide personal information about another individual you agree that you will inform the individual that personal information about them has been supplied to CNHIC, why it has been provided and that they can contact CNHIC to obtain access to or update their personal information or get a copy of CNHIC's Privacy Policy.

Continuing Consents and Authorities: CNHIC may use or disclose this information before, during or after the term of any agreement you have with CNHIC.

Tick here if you do not wish to receive direct marketing communication from the Group, its agents or contractors

Business and / or Investment Purpose Declaration: You declare that the credit to be provided by CNHIC is to be applied wholly or predominantly for business or investment purposes (or for both purposes). By signing the declaration you may lose your protection under the Consumer Credit Code.

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Print Name & Date

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