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ABN: 19 535 271 195

## Privacy Disclosure Statement & Consent

For the purposes you agree to in this Privacy Disclosure Statement & Consent (“Consent”), Emo Investments Pty Ltd T/As Click On Rentals ABN 19 535 271 195 collects information about you. By signing this consent form you agree we can, consistent with privacy & credit reporting laws, collect, use & exchange credit & personal information about you for those purposes.

### Why we collect

We are collecting credit and personal information about you in order to provide with the following:

1. A guarantee for the consumer credit applied for; or
2. Consumer credit for personal purposes; and
3. Other services as stated in this consent.

The information we obtain from you is used, subject to compliance with privacy & credit reporting laws, for the purposes listed in this Consent and is not disclosed to any other party or person without your permission or as permitted or required by law.

We require the information we collect from you to assess your credit or guarantee application with us, source any required insurances and to manage the finance contract. If you do not provide the information requested, we will be unable to process your application.

### Your consent to the disclosure

By signing this document you agree Emo Investments can:

1. Use your personal information to:
  - a) Assess your consumer or guarantee credit application
  - b) Manage or better service your future needs
  - c) Otherwise, as the law requires;
2. Obtain from, or disclose to any third parties information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assess your credit application or guarantee and any insurance requirements;
3. Disclose your information to any third parties which provide services to Emo Investments Pty Ltd like contractors, agents (including debt collectors), printers, lawyers, document custodians, mail houses, securitisation providers, computers system consultants or providers, so they can provide & perform services for us; and
4. Provide you, electronically or by any other means, with offers or information of other goods & services we may be able to provide to you, unless you specifically that we don't;
5. Disclose your personal information to any other organisation that may wish to acquire, or has acquired an interest in Click On Rentals or any rights under your Click On Rentals agreement.

**You also agree that we may as appropriate:**

- a) Where you are the borrower, notify a credit reporting agency you as an individual have applied for credit with Emo Investments, that we are your current credit provider and the amount you have applied for;
- b) Provide your identification details to the credit reporting agency;
- c) Exchange your credit information with the credit reporting agency and any lender named in your credit report or in your application;
- d) Disclose credit information about you as a guarantor, or a prospective guarantor; and
- e) Obtain a credit report about you as a prospective guarantor to assess whether we accept you as a guarantor;
- f) Obtain information about your commercial activities or commercial credit worthiness, where relevant, from a credit reporting agency.

**If we provide you with consumer credit, you agree we can notify a credit reporting agency, should any of the following circumstances arise, that;**

- a) You have applied for further credit with Emo Investments and that we are your current credit provider
- b) Your repayments are overdue by more than 60 days and collection action has started, or that any such reported repayments are no longer overdue;
- c) In our opinion, you have committed a serious credit infringement, that is acted fraudulently or an intention not to comply with your credit obligations.

**Accessing, correcting and making a complaint about your personal information**

Our Privacy Policy contains information about how you can access & correct your personal information. Our privacy policy also contains further details & information about the type of credit information that we collect & how it may be used by us, the contact details of the credit reporting agencies to which we may disclose such information, and information about your rights to request those credit reporting agencies not to use or disclose credit reporting information in certain circumstances.

If you believe there has been a breach of privacy in relation to your personal information, you are entitled to complain. Our Privacy Policy contains information about how you can complain. Our Privacy Policy is available for viewing on our website at [www.clickonrentals.com.au](http://www.clickonrentals.com.au)

You can also make a request for a copy of our Privacy Policy by calling 1300 791 799 or emailing us at [hello@clickonrentals.com.au](mailto:hello@clickonrentals.com.au).

We review of all our policies regularly and may change this privacy policy from time to time. This privacy policy was last updated in September 2014.