

**BOQ Equipment Finance Limited** ABN 78 008 492 582 ACN 008 492 582

**Specific Security Agreement – Loan (SSA)**

including Guarantee and Indemnity

**IMPORTANT**
**INCORPORATION OF TERMS AND CONDITIONS**

By initialling or signing below, you acknowledge that: -

- The Terms and Conditions (“the Terms and Conditions”) apply to and are incorporated in this document; and
- You have received a separate document incorporating the Terms and Conditions; and
- You have reviewed and understand the Terms and Conditions; and
- Terms defined in the Terms and Conditions have the same meaning when used in this document.

X

INITIAL

INITIAL

HERE X

HERE

All parties to initial or sign confirming receipt of the Terms and Conditions relating to this document (Doc.No. BOQ790-11/2014)

**Particulars**
**1. Name, ABN and Address of Secured Party**

BOQ Equipment Finance Limited ABN 78 008 492 582 of Level 6, 100 Skyring Terrace, Newstead Qld 4006

**2. Name and Address of Grantor** *[insert full name, ABN, address and facsimile number and if Grantor is a trustee, full name and ABN of the trust]*

BANK LANDSCAPING PTY LTD ABN: 71146924370 ACN : 146924370 of 30 JEFFERSON ROAD GARFIELD VIC 3814

**3. Premises** (where Secured Property are usually kept or housed)

30 JEFFERSON ROAD, GARFIELD VIC 3814

**4. Names and Addresses of all Guarantors** who have given or are to give a guarantee and indemnity to the Secured Party in respect of the obligations of the Grantor under this Specific Security Agreement *[insert full names, ABN, ACN or ARBN, addresses and facsimile numbers and if Guarantor is a trustee, full name and ABN of the trust]*

NATALIE FIONA KARAKOLIS of 30 JEFFERSON ROAD, GARFIELD VIC 3814

VASAL KARAKOLIS of 30 JEFFERSON ROAD, GARFIELD VIC 3814

**5. Secured Property – Description** (including VIN or other serial number)

ONE (1) ONLY NEW 2016 ISUZU FRR 500 SHORT TIPPER (AMT) (MY14) W/ SAT NAV &amp; REVERSE CAMERA

VIN: JALFRR90JE7000438

X

ENG: 4HK1438179

X

**6. Background, Security Interest Perfection and Discharge** INITIAL HERE

This Specific Security Agreement is given by you to us in return for us agreeing to provide or providing advances, loans, credit or other facilities or financial accommodation. As security to us for the payment of the Secured Money and the performance by you of your obligations to us under this Specific Security Agreement you, as beneficial owner create in our favour a security interest in all your present and future right, title and interest in and to the Secured Property, and agree that (i) we may take all steps to register our security interest at the Personal Property Securities Register; and (ii) you will, immediately after we ask you to do so, sign all other documents we think are necessary to perfect our security interest in, and preserve the priority of our security interest in, the Secured Property.

If you do not have legal title to the Secured Property at the time this Specific Security Agreement is signed, our security interest attaches to the Secured Property on the happening of any of the following events (whichever first occurs): the delivery to or installation of the Secured Property or any part of the Secured Property to you or as you direct; the use of the Secured Property or any part of the Secured Property by you or any other person with your consent or acquiescence; the attachment of the Secured Property or any part of the Secured Property to premises you occupy; and any act or conduct by you acknowledging this Specific Security Agreement or the giving by us of the loan or other financial accommodation to you;

If you comply with all the terms of this Specific Security Agreement, and if you ask us to do so, we must, at your cost, discharge our security interest in the Secured Property.

**7. Governing Law:** Queensland

**8. Loan – Amount of Loan:**

\$72,286.10

**9. Final Date for Repayment of Loan:**
**10. Principal and Interest Instalments (including any amounts payable under clause 18 of this Specific Security Agreement)**

| Number of Loan Instalments | Amount of Loan Instalments | Payment Frequency | First Loan Instalment Due | Last Loan Instalment Due |
|----------------------------|----------------------------|-------------------|---------------------------|--------------------------|
| 60                         | \$1,056.25                 | MONTHLY           |                           |                          |
| 1                          | \$22,500.00                | BALLOON           |                           |                          |

WHEN THE PARTICULARS ARE PRINTED ON MULTIPLE PAGES, ALL PARTIES MUST INITIAL ALL PAGES

# GRANTOR SIGNING PAGE - *BORROWER*

The Secured Party and the Grantor having agreed to the terms and conditions execute this Specific Security Agreement

**EXECUTED** by the Grantor on

## COMPANY(S) SIGNING UNDER HAND - GRANTOR

**EXECUTED** by **BANK LANDSCAPING PTY LTD**  
in accordance with section 127 of the *Corporations Act 2001*

**SIGN**  
**HERE**

.....  
Signature of Director **OR** Sole Director and Sole Company Secretary  
Name: NATALIE FIONA KARAKOLIS

**SIGN**  
**HERE**

.....  
Signature of 2<sup>nd</sup> Director or Company Secretary  
Name: VASAL KARAKOLIS

**EXECUTED** by  
in accordance with section 127 of the *Corporations Act 2001*

.....  
Signature of Director **OR** Sole Director and Sole Company Secretary  
Name:

.....  
Signature of 2<sup>nd</sup> Director or Company Secretary  
Name:

## SIGNING UNDER SEAL - GRANTOR

### CLUBS ETC.

The common seal of  
  
was affixed in the  
presence of:

### COMPANY

The common seal of  
  
was affixed by authority of a  
resolution of the board of directors  
in the presence of:

## SIGNING UNDER POWER OF ATTORNEY - GRANTOR

**EXECUTED** by  
by its/their duly appointed attorneys pursuant to power of attorney  
dated \_\_\_\_\_ who state that no notice of revocation has been received

Name and Title of Attorney:

Name and Title of Attorney:

in the presence of  
Name and Title of Witness:

Signature of Attorney: .....

Signature of Attorney: .....

Signature of Witness: .....

## INDIVIDUAL(S) - GRANTOR

**SIGNED** by the Grantor(s)

|                              |                        |                 |
|------------------------------|------------------------|-----------------|
| Name:<br><br>X.....Signature | Witness<br>Name: _____ | X.....Signature |
| Name:<br><br>X.....Signature | Witness<br>Name: _____ | X.....Signature |
| Name:<br><br>X.....Signature | Witness<br>Name: _____ | X.....Signature |
| Name:<br><br>X.....Signature | Witness<br>Name: _____ | X.....Signature |
| Name:<br><br>X.....Signature | Witness<br>Name: _____ | X.....Signature |

**OFFICE USE ONLY**

The date **BOQ Equipment Finance Limited** accepts the above offer is  
.....by its Authorised Officer: .....

# GUARANTOR SIGNING PAGE

## WARNING TO GUARANTORS – BEWARE – PLEASE READ

**Guarantors – be aware that this is a very important document.** It is both a guarantee and Indemnity to us in respect of the Grantor’s obligations. If you do not understand any part of it then you should not sign it until you first see your own solicitor and have it explained to you. As you will be liable to pay the Grantor’s debt to us, we also recommend that you get full details from the Grantor of the Grantor’s financial position. If you have given us a mortgage or other security interest you may lose the property over which the mortgage or security interest has been given if we enforce our rights against you under the guarantee and the mortgage or security agreement providing for the security interest. Finally, you should also be aware that if the Grantor is a minor you may not have a right to recover from the Grantor amounts that you pay under this guarantee and indemnity.

**EXECUTED** by the Guarantor on

### COMPANY(S) SIGNING UNDER HAND - GUARANTOR

**EXECUTED** by  
in accordance with section 127 of the *Corporations Act 2001*

.....  
Signature of Director **OR** Sole Director and Sole Company Secretary  
Name:

.....  
Signature of 2<sup>nd</sup> Director or Company Secretary  
Name:

**EXECUTED** by  
in accordance with section 127 of the *Corporations Act 2001*

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in accordance with section 127 of the *Corporations Act 2001*

.....  
Signature of Director **OR** Sole Director and Sole Company Secretary  
Name:

.....  
Signature of 2<sup>nd</sup> Director or Company Secretary  
Name:

### COMPANY(S) SIGNING UNDER SEAL - GUARANTOR

The common seal of  
  
was affixed by authority of a  
resolution of the board of directors  
in the presence of:

The common seal of  
  
was affixed by authority of a  
resolution of the board of directors  
in the presence of:

# GUARANTOR SIGNING PAGE

## WARNING TO GUARANTORS – BEWARE – PLEASE READ

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**EXECUTED** by the Guarantor on

### SIGNING UNDER POWER OF ATTORNEY - GUARANTOR

**EXECUTED** by  
by its/their duly appointed attorneys pursuant to power of attorney  
dated \_\_\_\_\_ who state that no notice of revocation has been received  
Signature of Attorney: .....

Name and Title of Attorney: \_\_\_\_\_  
Signature of Attorney: .....

Name and Title of Attorney: \_\_\_\_\_

in the presence of  
Name and Title of Witness: \_\_\_\_\_  
Signature of Witness: .....

**EXECUTED** by  
by its/their duly appointed attorneys pursuant to power of attorney  
dated \_\_\_\_\_ who state that no notice of revocation has been received  
Signature of Attorney: .....

Name and Title of Attorney: \_\_\_\_\_  
Signature of Attorney: .....

Name and Title of Attorney: \_\_\_\_\_

in the presence of  
Name and Title of Witness: \_\_\_\_\_  
Signature of Witness: .....

### INDIVIDUAL(S) - GUARANTOR

**SIGNED** by the Guarantors(s)  
Name: **NATALIE FIONA KARAKOLIS** **SIGN** **WITNESS NAME & SIGN HERE**

**Xx**.....Signature Name: \_\_\_\_\_ **Xx**.....Signature

Name: **VASAL KARAKOLIS** **SIGN** **WITNESS NAME & SIGN HERE**

**Xx**.....Signature Name: \_\_\_\_\_ **Xx**.....Signature

Name: \_\_\_\_\_  
Witness Name: \_\_\_\_\_  
**X**.....Signature Name: \_\_\_\_\_ **X**.....Signature

Name: \_\_\_\_\_  
Witness Name: \_\_\_\_\_  
**X**.....Signature Name: \_\_\_\_\_ **X**.....Signature

Name: \_\_\_\_\_  
Witness Name: \_\_\_\_\_  
**X**.....Signature Name: \_\_\_\_\_ **X**.....Signature

Name: \_\_\_\_\_  
Witness Name: \_\_\_\_\_  
**X**.....Signature Name: \_\_\_\_\_ **X**.....Signature

Name: \_\_\_\_\_  
Witness Name: \_\_\_\_\_  
**X**.....Signature Name: \_\_\_\_\_ **X**.....Signature



### Direct Debit Request

Request and Authority to debit the account named below to pay **BOQ Equipment Finance Limited**

Request and Authority to debit:

Surname or Company Name: **BANK LANDSCAPING PTY LTD**

Given Names or ACN/ARBN: **ABN: 71146924370 & ACN : 146924370**

("you") request and authorise BOQ Equipment Finance Limited, User Identification Number 46463, to arrange for any amount BOQ Equipment Finance Limited may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified below subject to the terms and conditions of the Direct Debit Request Service Agreement (and further instructions provided below).

Insert the name and address of financial institution at which account is held:

**Insert details of account to be debited: IMPORTANT: This section **MUST BE** fully completed by Borrower**

Name of account: **X X** \_\_\_\_\_

BSB number: **X X** | | | | | - | | | | | **PLEASE**

Account number: **X X** | | | | | | | | | | | | | | | | **COMPLETE**

**Acknowledgement:** By signing this Direct Debit request you acknowledge having read and understood the terms and conditions governing the debit arrangements between you and BOQ Equipment Finance Limited as set out in this Request and in your Direct Debit Request Service Agreement.

**X** **X** ..... **SIGN HERE**  
**(Signature)** Date: / /  
**X** **(Print Name)** NATALIE FIONA KARAKOLIS  
**X** **(Title)**

**X** **X** ..... **SIGN HERE**  
**(Signature)** Date: / /  
**X** **(Print Name)** VASAL KARAKOLIS  
**X** **(Title)**

### Direct Debit Request Service Agreement

#### Definitions

- account means the account held at your financial institution from which we are authorised to arrange for funds to be debited.
- agreement means this Direct Debit Request Service Agreement between you and us.
- business day means a day other than a Saturday or a Sunday or a public holiday listed throughout Australia.
- debit day means the day that payment by you to us is due.
- debit payment means a particular transaction where a debit is made.
- direct debit request means the Direct Debit Request between us and you (and included any Form PD-C approved for use in the transitional period).
- transitional period means the period commencing on the industry implementation date for Direct Debit Requests (currently 31 March 2000) and concluding 12 calendar months from that date.
- us or we means BOQ Equipment Finance Limited who you have authorised by signing a direct debit request.
- you means the customer who signed the direct debit request.
- your financial institution is the financial institution where you hold the account that you have authorised us to arrange to debit.

#### 1. Debiting your account

- By signing a direct debit request, you have authorised us to arrange for funds to be debited from your account. You should refer to the direct debit request and this agreement for the terms of the arrangement between us and you.
- We will only arrange for funds to be debited from your account as authorised in the direct debit request.
- If the debit day falls on a day that is not a business day, we may direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has or will be debited you should ask either your financial institution or BOQ Equipment Finance Limited.

#### 2. Changes by us

- We may vary any details on this agreement or a direct debit request at any time by giving you at least fourteen (14) days' written notice.

#### 3. Changes by you

- Subject to 3.2 and 3.3, you may change the arrangements under a direct debit request by contacting us on (07) 3212 3500 (Collections Department).
- If you wish to stop or defer a debit payment you must notify us in writing at least fourteen (14) days before the next debit day. This notice should be given to us in the first instance.
- You may also cancel your authority for us to debit your account at any time by giving us fourteen (14) days written notice in writing before the next debit day. This notice should be given to us in the first instance.

#### 4. Your obligations

- It is your responsibility to ensure that there are sufficient clear funds available in your account to allow a debit payment to be made in accordance with the direct debit request.
- If there are insufficient clear funds in your account to meet a debit payment:
  - you may be charged a fee and/or interest by your financial institution;
  - you may also incur fees or charges imposed or incurred by us; and
  - you must arrange for the debit payment to be made by another method or arrange for sufficient clear funds to be in your account by an agreed time so that we can process the debit payment.

4.3 You should check your account statement to verify that the amounts debited from your account are correct.

4.4 If BOQ Equipment Finance Limited A.B.N. 78 008 492 582 ("BOQ") is liable to pay goods and services tax ("GST") on a supply made by BOQ in connection with this agreement, then you agree to pay BOQ on demand an amount equal to the consideration payable for the supply multiplied by the prevailing GST rate.

#### 5. Dispute

- If you believe that there has been an error in debiting your account, you should notify us directly on (07) 3212 3500 (Collections Department) and confirm that notice in writing with us as soon as possible so that we can resolve your query more quickly.
- If we conclude as a result of our investigations that your account has been incorrectly debited we will respond to your query by arranging for your financial institution to adjust your account (including interest and charges) accordingly. We will also notify you in writing of the amount by which your account has been adjusted.
- If we conclude as a result of our investigations that your account has not been incorrectly debited we will respond to your query by providing you with reasons and any evidence for this finding.
- Any queries you may have about an error made in debiting your account should be directed to us in the first instance so that we can attempt to resolve the matter between us and you. If we cannot resolve the matter you can still refer it to your financial institution which will obtain details from you of the disputed transaction and may lodge a claim on your behalf.

#### 6. Accounts

- You should check:
- with your financial institution whether direct debiting is available from your account as direct debiting is not available on all accounts offered by financial institutions.
  - Your account details which you have provided to us are correct by checking them against a recent account statement; and
  - With your financial institution before completing the direct debit request if you have any queries about how to complete the direct debit request.

#### 7. Confidentiality

- We will keep any information (including your account details) in your direct debit request confidential. We will make reasonable efforts to keep any such information that we have about you secure and to ensure that any of our employees or agents who have access to information about you do not make any unauthorised use, modification, reproduction or disclosure of that information.
- We will only disclose information that we have about you:
  - to the extent specifically required by law; or
  - for the purposes of this agreement (including disclosing information in connection with any query or claim).

#### 8. Notice

- If you wish to notify us in writing about anything relating to this agreement, you should write to The Manager, Collections Department, BOQ Equipment Finance Limited, GPO Box 3116, Brisbane, Qld 4001.
- We will notify you by sending a notice in the ordinary post to the address you have given us in the direct debit request.
- Any notice will be deemed to have been received two business days after it is posted.

**BOQ Equipment Finance Limited** ABN 78 008 492 582 ACN 008 492 582

**BOQ Credit Pty Limited** ABN 92 082 151 266 ACN 082 151 266

## Privacy Notification and Consent Form and Business Purpose Declaration



### Particulars

**1. Name, ABN and Address of Financier**

BOQ Equipment Finance Limited ABN 78 008 492 582 of Level 6, 100 Skyring Terrace, Newstead Qld 4006  
BOQ Credit Pty Limited ABN 92 082 151 266 of Level 6, 100 Skyring Terrace, Newstead Qld 4006

**2. Name and Address of Borrower** [*insert full name, ABN, ACN or ARBN, address and facsimile number and if the Borrower is a trustee, full name and ABN of the trust*].

BANK LANDSCAPING PTY LTD ABN: 71146924370 ACN : 146924370 of 30 JEFFERSON ROAD GARFIELD VIC 3814

**3. Name and Address of Guarantors** [*insert full name, address and facsimile number of individual guarantors i.e. Corporation not required. If Guarantor is a trustee, full name and ABN of the trust*]

NATALIE FIONA KARAKOLIS of 30 JEFFERSON ROAD, GARFIELD VIC 3814  
VASAL KARAKOLIS of 30 JEFFERSON ROAD, GARFIELD VIC 3814

**4. Proposed Facility:**

Type of Finance: SPECIFIC SECURITY AGREEMENT

Description of Equipment (including, if known, VIN or other serial number, if any):

ONE (1) ONLY NEW 2016 ISUZU FRR 500 SHORT TIPPER (AMT) (MY14) W/ SAT NAV & REVERSE CAMERA

VIN: JALFRR90JE7000438

X

ENG: 4HK1438179

X

INITIAL HERE

### PRIVACY NOTIFICATION AND CONSENT

This Privacy Notification and Consent explains how BOQ Equipment Finance Limited (referred to as "**BOQEF**") and BOQ Credit Pty Limited (referred to as "**BOQC**") collect, use and disclose your personal information (including credit information). References to "**we**" or "**us**" refer to BOQEF and BOQC collectively.

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you agree to inform that person of the content of this Notification and Consent.

Any information relevant to guarantors does not apply to BOQC.

#### Collection

We collect your personal information so that we can consider any application you make to us, establish and administer the financial product or service provided to you, provide services to you in relation to that product or service, perform administrative functions, conduct customer satisfaction research, improve our products and develop new products, assist you to manage your debts, provide information about you to a guarantor or prospective guarantor, collect overdue payments relating to credit you owe or a guarantee you have given, and so that we and our related parties and corporate partners can tell you about other products and services you may be interested in.

In certain circumstances, we may also be required to collect sensitive information about your health, for example when you make an application for assistance with financial hardship caused by illness or injury. We may collect this information from third parties, for example a doctor or a hospital.

Further, we may collect and use your personal information to comply with legislative and regulatory requirements, for example under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)* and / or the *National Consumer Credit Protection Act 2009 (Cth)*. We will need to know:

- Your name, date of birth, address and occupation;
- If we open an Account for you, details of the name of the Account, whether the Account will be held in trust, and details of all signatories to the Account;
- Details of your beneficial owners including name, address and date of birth.
- Any other name by which you or any signatories may be known (such as a maiden name); and
- In the case of a lending facility, sufficient information to enable us to assess your ability to repay the facility

If you do not provide us with the information we request or authorise us to collect this information from third parties, we may not be able to provide you with the financial products and services that you have requested.

Where possible, we will collect your personal information directly from you. However, we may also be required to collect personal information (including credit information and credit eligibility information) about you from a third party, for example to verify information provided by you to us or to assist us to contact or locate you. These parties may include other credit providers or financial institutions, your representatives such as financial advisers or accountants, your insurers, publicly available sources (e.g. telephone directories), brokers, referrers or other intermediaries, our corporate partners or agents, government agencies (e.g. Centrelink) and credit reporting bodies.

From time to time we may receive information that we have not asked for about you from third parties. We will only keep, use and disclose this information as permitted by law.

Finally, we may collect your TFN in order to calculate our withholding obligations under the *Taxation Administration Act 1953* (Cth) and the *Income Tax Assessment Act 1936* (Cth). You are not required to provide your TFN, however if you do not, we may be required to withhold amounts from you and remit them to the Australian Taxation Office.

### **Exchange – General**

We may disclose your personal information in the normal operations of our business with parties which include our related bodies corporate, other credit providers (particularly when you are seeking finance from them or to notify them of a default by you or of the status of your credit facility if you are in default with any of those other credit providers), regulatory bodies and government agencies, courts and external dispute resolution schemes, your agents, brokers, referrers and other intermediaries, credit and debt agencies, payments systems participants, agents, contractors and professional advisers who assist us in providing our services, your or our insurers (including lenders' mortgage insurers), your referees and guarantors (or prospective referees and guarantors), third parties for securitisation purposes and organisations that carry out functions on our behalf including mailing houses, data processors, researchers, debt collectors, system developers or testers, accountants, auditors, valuers and lawyers.

We may also disclose your personal information to third parties where you request us to or consent to us doing so or in order to fulfil our legal obligations.

Some of the parties with which we exchange your personal information, including our service providers and other third parties listed above, may be located outside Australia in countries including New Zealand, the Philippines, India, the United States of America and Singapore.

### **Exchange – Credit Reporting Bodies ("CRBs")**

We may exchange your personal information (including credit information, such as details about the credit that we provide to you, your repayment history and any repayment defaults) with a CRB to obtain a credit report about you or to allow the credit reporting body to create or maintain credit history information about you, or for both purposes.

For more information about credit reporting, including the name and contact details of the CRBs to which BOQEF or BOQC discloses your information, the types of information we disclose and your rights in relation to that information, please see our Privacy Policy, available via our website <http://www.boq.com.au/privacy.htm> or you can request a hard copy by calling 1300 55 72 72.

### **Credit reports**

By agreeing to this Privacy Notification and Consent, you consent to us obtaining a credit report about you from a CRB. This credit report may include:

- credit information (a "**consumer credit report**"); or
- information concerning your commercial credit activities or commercial creditworthiness (a "**commercial credit report**").

If you have a credit facility with us (or are an applicant for a credit facility), we may obtain a consumer credit report or commercial credit report about you either before, during, or after the provision of credit to you and you agree that we may use that credit report to assess your application for credit, to collect overdue payments you owe or for our internal management purposes related to credit provided to you.

If you are a guarantor in relation to a credit facility with us, you agree that we may use that credit report to assess whether to accept you as a guarantor.

### **Exchange – Guarantors**

If you have a credit facility with us (or are an applicant for a credit facility), we may give information about you to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you.

This may happen before, during or after the provision of credit to you and may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

By agreeing to this Privacy Notification and Consent, you consent to us disclosing your personal information to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you, including for the purpose of that person considering whether to act as a guarantor or provide security.

### **Exchange – Other Credit Providers**

We may exchange information about you with another credit provider. This information may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

By agreeing to this Privacy Notification and Consent, you consent to us disclosing your personal information to another credit provider for the purpose of:

- assessing an application you have made for credit or assessing your creditworthiness;
- notifying those other credit providers of the status of your credit facility if you are in default with any of those other credit providers; or
- attempting to assist you to avoid defaulting on your credit obligations.

### **Our Privacy Policy**

Our Privacy Policy, a copy of which can be found at [www.boq.com.au](http://www.boq.com.au), sets out how you can access and correct information we hold about you (including credit reports and other credit information), how you can complain about a breach by us of the Australian Privacy Principles, Part IIIA of the Privacy Act and/or the CR Code and how your complaint will be handled. It also specifies the countries to which your information may be disclosed and will be updated regularly.

You may contact our Privacy Officer in relation to your personal information (or to opt out of marketing) by:

- telephone on 1300 55 72 72
- email at [privacy@boq.com.au](mailto:privacy@boq.com.au)
- post at  
Bank of Queensland,  
GPO Box 898,  
Brisbane, QLD 4001.



**BUSINESS PURPOSE DECLARATION – for BOQEF lending only**

I/We declare that the credit to be provided to me/us by the credit provider is to be wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

**IMPORTANT**

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the *National Credit Code*.

**PRIVACY CONSENT**

By acknowledging this document, you consent to us,

1. collecting, using and disclosing information about you in the manner described above; and
2. (unless you opt out) using your personal information to identify and provide you with information (including, where permitted by law, by mail, telephone or electronically) about products and services you may be interested in.

Please tick this box if you do not wish to receive any marketing material from BOQEF, BOQC or its related companies and corporate partners.

**ACKNOWLEDGEMENT**

|           |                         |              |                         |
|-----------|-------------------------|--------------|-------------------------|
| Full Name | NATALIE FIONA KARAKOLIS |              |                         |
| Signature | X                       | SIGN<br>HERE | Date:        /        / |

|           |                 |              |                         |
|-----------|-----------------|--------------|-------------------------|
| Full Name | VASAL KARAKOLIS |              |                         |
| Signature | X               | SIGN<br>HERE | Date:        /        / |

|           |  |  |                         |
|-----------|--|--|-------------------------|
| Full Name |  |  |                         |
| Signature |  |  | Date:        /        / |

|           |  |  |                         |
|-----------|--|--|-------------------------|
| Full Name |  |  |                         |
| Signature |  |  | Date:        /        / |

|           |  |  |                         |
|-----------|--|--|-------------------------|
| Full Name |  |  |                         |
| Signature |  |  | Date:        /        / |

|           |  |  |                         |
|-----------|--|--|-------------------------|
| Full Name |  |  |                         |
| Signature |  |  | Date:        /        / |





## PRIVACY DISCLOSURE STATEMENT & CONSENT

### Overview

Centrepoin Finance Pty Ltd ACN 010 650 129 Australian Credit Licence number 395084 trading as Centrepoin Finance of Suite 5, 75 Lorimer Street Docklands Vic 3008 ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

### Privacy Disclosure Statement and Consent

We are collecting credit and personal information (information) about you, as applicable:

- To source for you, or a company of which you are a director:
  - Consumer credit for personal, household, domestic or residential investment purposes;
  - Commercial credit for business purposes; or
  - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

### Your information – Collection and Credit Reporting Body ('CRB') Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to source a suitable credit provider or lessor and/or insurance provider. We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to preliminarily assess your consumer credit or guarantor application
- Disclose your personal information to an insurer or insurers to source any insurances you wish to obtain
- Disclose your credit information to a credit provider or credit providers to apply for finance on your behalf

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

### Credit Providers

As part of providing our services to you, we may undertake tasks for a credit provider which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the credit provider, with the same privacy law requirements applying to both of us.

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more CRBs.

The website of each credit provider contains details of each CRB with which it deals and other detail about information held about you and describes your key rights. This detail may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', and includes –

- That the CRB may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to a CRB
- How you can obtain the credit provider's and/or CRB's policies about managing your credit information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRB not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact the credit provider and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

### Your rights

You have the right to ask:

- Us to provide you with all the information we hold about you
- Us to correct the information we hold if it is incorrect
- Us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)

- The CRB not to use your information for direct marketing assessment purposes, including pre-screening
- The CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 1800 626 016 or email at [privacy@centrepoinfinance.com.au](mailto:privacy@centrepoinfinance.com.au). In some cases an administration fee may be charged to cover the cost of providing the information.

Our Privacy Policy is available on our website at [www.centrepoinfinance.com.au](http://www.centrepoinfinance.com.au) or we will provide you with a copy if you ask us.

You can contact the CRB Veda Information Services & Solutions Ltd by telephone on 1300 850 211 or email at [membership.query@veda.com.au](mailto:membership.query@veda.com.au)

**Disclosure and Consent**

By signing below, you agree we may:

- Use your personal and credit information:
  - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
  - To source any finances you required
  - To source any insurances you require
  - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances you require;
- Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in the Schedule of Credit Providers below so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we,

or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;

- Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes our overseas service providers in New Zealand, Philippines, India, Singapore and the United States of America; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to one or more credit providers specified in the Schedule of Credit Providers below for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, for a particular purpose, information it holds about you

Where the applicant, or guarantor, is a company of which you are a director, you consent to the use of your information, in addition to the company’s information, in each of the ways listed above.

**Authorisation**

By signing below, you also authorise us to make a request on your behalf to obtain credit reporting information about your consumer and commercial credit worthiness from a CRB. That information will assist us in providing our services to you. This authorisation ceases when we undertake a task on behalf of a credit provider.

|   |                         |              |
|---|-------------------------|--------------|
| <b>Applicant or Director Signature:</b> | X                       | SIGN<br>HERE |
| <b>Full Name:</b>                       | NATALIE FIONA KARAKOLIS |              |
| <b>Date:</b>                            |                         |              |

**Applicant 1 or Company Director 1**

|   |                 |              |
|---|-----------------|--------------|
| <b>Applicant or Director Signature:</b> | X               | SIGN<br>HERE |
| <b>Full Name:</b>                       | VASAL KARAKOLIS |              |
| <b>Date:</b>                            |                 |              |

**Applicant 2 or Company Director 2**

|                             |                         |             |
|-----------------------------|-------------------------|-------------|
| <b>Guarantor Signature:</b> | X                       | <b>SIGN</b> |
| <b>Full Name:</b>           | NATALIE FIONA KARAKOLIS |             |
| <b>Date:</b>                |                         |             |

**Guarantor**

|                             |                 |             |
|-----------------------------|-----------------|-------------|
| <b>Guarantor Signature:</b> | X               | <b>SIGN</b> |
| <b>Full Name:</b>           | VASAL KARAKOLIS |             |
| <b>Date:</b>                |                 |             |

**Guarantor**

|                             |  |  |
|-----------------------------|--|--|
| <b>Guarantor Signature:</b> |  |  |
| <b>Full Name:</b>           |  |  |
| <b>Date:</b>                |  |  |

**Guarantor**

|                             |  |  |
|-----------------------------|--|--|
| <b>Guarantor Signature:</b> |  |  |
| <b>Full Name:</b>           |  |  |
| <b>Date:</b>                |  |  |

**Guarantor**

### SCHEDULE OF CREDIT PROVIDERS

| Name of Credit Provider   | Website                          |
|---|----------------------------------|
| 180 Group Pty Ltd trading as 180 Group  | www.180group.com.au              |
| Alleasing Pty Limited   | www.alleasing.com.au             |
| ANZ Banking Group Limited   | www.anz.com.au                   |
| BOQ Equipment Finance Limited   | www.boq.com.au                   |
| Bank of Melbourne (a trading name of St George Bank Limited)  | www.bom.com.au                   |
| Bank of Queensland Limited  | www.boq.com.au                   |
| Bibby Financial Services Australia Pty Ltd  | www.bibby.com.au                 |
| Capital Finance Australia Limited   | www.capitalfinance.com.au        |
| Cashflow Finance Pty Ltd  | www.cashflowfinance.com.au       |
| Centrepont Alliance Limited   | www.centrepontalliance.com.au    |
| Classic Funding Group Pty Ltd   | www.classicfg.com.au             |
| Commonwealth Bank of Australia Limited  | www.cba.com.au                   |
| Commercial Equity Group Limited   | www.commercialequity.com.au      |
| Fleet Partners Pty Ltd  | www.fleetpartners.com.au         |
| Flexirent Capital Pty Ltd trading as FlexiCommercial  | www.flexicommercial.com.au       |
| GE Commercial Corporation (Australia) Pty Ltd   | www.gecapital.com.au             |
| Global Capital Corporation Pty Ltd  | www.globalcapital.com.au         |
| GoGetta Pty Ltd   | www.gogetta.com.au               |
| Hermes Capital Australia Pty Ltd trading as Hermes Capital  | www.hermescapital.com.au         |
| Little Lease Company Pty Ltd  | www.littlelease.com.au           |
| Macquarie Bank Limited  | www.macquarie.com.au             |
| Macquarie Energy Leasing Pty Ltd  | www.macquarie.com.au             |
| Macquarie Equipment Rentals Pty Ltd   | www.macquarie.com.au             |
| Macquarie Leasing Pty Ltd   | www.macquarie.com.au             |
| Macquarie Premium Funding Pty Ltd trading as Macquarie Pacific  | www.macquariepacific.com         |
| Members Equity Bank Limited   | www.mebank.com.au                |
| Metro Finance Pty Ltd   | www.metrofin.com.au              |
| National Australia Bank Limited   | www.nab.com.au                   |
| Pepper Asset Finance Pty Ltd trading as Pepper  | www.pepperonline.com.au          |
| Premium Funding Pty Ltd   | www.premiumfunding.net.au        |
| Prospa Advance Pty Ltd trading as Props   | www.prospa.com.au                |
| Scottish Pacific Business Finance Pty Ltd, Benchmark Debtor Finance Pty Ltd and Scottish Pacific Trade Limited trading as Scottish Pacific Debtor Finance | www.debtorfinance.com.au         |
| Service Finance Corporation Limited   | www.servicefinance.com.au        |
| Silverchef Limited  | www.silverchef.com.au            |
| Specialist Equipment Leasing Finance Company Pty Ltd trading as SELFCO  | www.selfco.com.au                |
| St George Bank Limited  | www.stgeorge.com.au              |
| Summit Auto Lease Australia Pty Ltd   | www.summitlease.com.au           |
| Suncorp Metway Advances Corporation Ltd   | www.suncorp.com.au               |
| Team Leasing Pty Ltd  | www.teamleasing.com.au           |
| Technology Leasing Limited  | www.techlease.com.au             |
| Thorn Australia Pty Ltd trading as Thorn Equipment Finance  | www.thornequipmentfinance.com.au |
| Westpac Banking Corporation Limited   | www.westpac.com.au               |