

## CONSENT AND AUTHORITY & PRIVACY DISCLOSURE STATEMENT AND CONSENT

To: Wyvern Finance

And to Firstfolio Aggregation ("Firstfolio")

### CONSENT AND AUTHORITY

I acknowledge and consent to the following:-

#### **Background Information**

I am the borrower and/or Guarantor in the Loan Application. I acknowledge that I have requested that you arrange finance through Firstfolio, and its Lenders.

#### **Authority to Act on My Behalf**

I give you and Firstfolio full authority to do all things in connection with giving and receiving information relevant to the Loan Application. This may include, without limitation, receiving any notice or communication from the Lender on my behalf in connection with or related to credit worthiness.

In order to revoke this Authority, I must give you and Firstfolio seven days notice in writing.

#### **Consent to the Collection, Use and Disclosure of My Information**

Where necessary for financial and tax-related purposes, I consent to the collection, use and disclosure of my name and loan account details to Firstfolio (for example, for inclusion in Recipient Created Tax Invoices and other financial documents).

I consent to disclosure of my loan account number and account balance by:

- The lender to Firstfolio and/or you and
- Firstfolio to you

for the purpose of allowing you and Firstfolio to calculate and verify any commission which may be payable in relation to my loan.

Consent for Firstfolio to contact me directly

Firstfolio may communicate or otherwise deal with me directly in relation to any matter concerning the Loan Application.

#### **Commission**

I understand that you and Firstfolio will receive a commission if the Loan Application is approved and the loan drawn down.

I understand that the amount of any commission will be stated in the Lender's Letter of Offer. If it is not, I may request that you advise me of the exact amount of the commission.

## PRIVACY DISCLOSURE STATEMENT AND CONSENT

Firstfolio is collecting personal information about you. This notice is to inform you of your rights under the Privacy Act.

- The information you provide will be held by Firstfolio.
- You can gain access to the information we hold about you by contacting us at Level 8,200 George Street, Sydney, New South Wales, 2000 and/or telephone number (02) 9240 8900.
- Firstfolio may use the personal information you provide for the purposes of providing credit and for direct marketing and providing details of special offers, exclusive opportunities and new developments of products and other services which Firstfolio thinks could be beneficial to you. These may be offered by Firstfolio or an organisation Firstfolio is affiliated with or represents. You have the right to request not to receive direct marketing material.
- Firstfolio may disclose personal information about you to any organisation involved with providing credit to you, or any other associates or contractors of Firstfolio, including, without limitation, statement printing houses, mail houses, lawyers, accountants, or people considering acquiring or taking an interest in Firstfolio's business or its assets.
- If you do not provide your personal information Firstfolio may be unable to assist in arranging a loan or providing any other product or service you may have requested.

I am the borrower and/or Guarantor in the Loan Application and I agree that Firstfolio may collect and use my personal information as specified above.

I will contact Firstfolio if I do not wish to receive any further information on products or services offered.

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