



Level 3 102 Albert Road
South Melbourne Victoria 3205
Telephone 03 8699 7000 Facsimile 03 8699 7199
www.nlc.com.au

Personal Details

Title (Mr/Mrs/Ms/Dr)	Date of birth
Full name (first name, middle name, surname)	Preferred first name
Street address	Suburb/State/Postcode
Date you moved to current address	Postal address (if different from Street address)
Mobile	Home phone
Previous address	Length of time at previous address
Driver licence number	Licence expiry date
Marital status (single, de facto/married)	Spouse/partner's full name
Spouse/partner's date of birth	Name of spouse/partner's employer
Spouse/partner's annual income	Number of dependents

Employment Details

Occupation	Name of current employer
Date commenced	Length of employment
\$	\$
Take home pay (state frequency ie weekly, fortnightly)	Annual salary - please specify base salary, super, commission, bonuses and shift allowance
Direct work phone number	Work Fax number
Work e-mail address	
Name of previous employer	Number of years with previous employer

Novated Lease Details

Vehicle description (make and model)

Body type (ie sedan, hatch, wagon)

Year of manufacturer of vehicle

Transmission (auto/manual)

Basic colour (ie blue, silver, grey)

Fuel type

Details of Dealer Supplying Vehicle

Name of dealership supplying vehicle

Dealership phone number

Dealership fax number (if known)

Name of dealer sales representative

Purchase price of vehicle (approximately)

Insurance rating (NCB% NSW drivers)

Preferred term of lease 12, 24, 36, 48 or 60 months

Assets and Liabilities

If renting

Monthly rent	Name of landlord or managing agent
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Home

\$	
Value of home	Name of lender
\$	\$
Monthly repayment	Amount of home loan

Other Assets

\$	
Cash at bank (savings)	Name of bank/institution account is with
\$	\$
Value of shares	Value of motor vehicles
\$	
Value of properties (other than primary residence)	
Address of properties other than primary residence	
Address 2	Address 3
\$	\$
Other monthly income (ie rental income, dividend income)	Value of other assets (furniture/boats/electronic equipment)

Liabilities

\$	\$
Amount of other loans (investment/car/personal loans/overdraft)	Monthly payments on other loans
\$	\$
Store card monthly limit (ie Myer Card)	Store card(s) current balance
\$	\$
Credit card(s) limit	Credit card current balance

I hereby declare that the above information is correct in every particular.

Signature	Date
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Collection Statement
Credit Information Notice Acknowledgment and Consent Form

If you request a Salary Packaging Report (quotation) or if you complete the Novation Lease Details application form you may be supplying NLC PTY LIMITED ("NLC") with personal information which is subject to the Commonwealth Privacy Act 1988.

If we have asked you to provide the personal details of someone else (ie a spouse), please ensure they read this Collection Statement and consent to their details being disclosed to us.

Any reference to information means information that identifies you or from which your identity can be reasonably ascertained.

Please read this document to assist you to understand why we collected your personal information and how we will use it. We collect your personal information to:

- > provide you with products and services appropriate to your needs;
- > assess your application for finance;
- > provide you with a novated lease and related services;
- > communicate with you in relation to your novated lease and related services;
- > carry out day to day operational activities related to the management of your novated lease; and
- > administer your novated lease and related services.

We will endeavour to only collect your personal information directly from you. However there are certain circumstances where we will be required to collect your information from, and disclose information to, third parties. We may collect and disclose personal information about you from/to other parties including:

- > to and from your employer to confirm details of your employment including your salary, your position, your length of employment and that you are entitled to a novated lease under the company's policy, and to administer your novated lease;
- > to and from a credit reporting agency to obtain a credit reference on you in the course of assessing your application for novated lease finance; and
- > to and from insurers or underwriters to assess whether to insure risks, and to administer any insurance contract (including claims).

If you do not supply us with your personal information we may be unable to process your application for novated lease finance.

The types of organisations we may disclose your information to are:

- > our principal credit underwriters in order to provide you with novated lease finance, including assessing your application;
- > third parties contracted to provide fuel or maintenance services for your novated lease vehicle;
- > vehicle dealers if we order a vehicle on your behalf; and
- > organisations contracted to provide administrative services such as mail service providers.

Privacy Statement and Requests for Access

If we collect your personal information, you have the right to request access to your personal information.

If you have any questions in relation to our information handling procedures, or you would like to request a copy of our Privacy Statement, or you wish to lodge a request for access to the personal information we hold, please contact us:

Telephone 03 8699 7000 Facsimile 03 8699 7199 Email privacy@nlc.com.au

**CREDIT INFORMATION NOTICE
ACKNOWLEDGMENT AND CONSENT FORM
Privacy Protection of Information
Privacy Act 1988 (Cth)**

Date / /

Facility Account

Type Number

SECTION 1

a) Acknowledgment and authority that credit information may be given to/received from a Credit Reporting Agency

To enable NLC PTY LIMITED ACN 052 442 645 (hereafter referred to as "NLC") to properly assess this credit application and to complete periodic reviews of credit given as required and to comply with the relevant sections of the Privacy Act:

I/We acknowledge that certain items of information in this application, including personal information reasonably necessary to identify me/us, may be given to a Credit Reporting Agency;

I/We hereby give permission for NLC to obtain consumer and/or commercial information permitted by the Act from a Credit Reporting Agency and to use such information in order to assess my/our application for credit. This permission remains in force for the duration of my/our credit contract if my/our application is approved and includes permission to obtain a credit report containing personal credit information in relation to commercial credit provided by NLC; and

I/We give permission for NLC to obtain a report from a credit reporting agency and other information in relation to my/our commercial credit activities.

I/We also understand that Section 18E(1) of the Privacy Act allows NLC to give a Credit Reporting Agency information about me/us which I/we authorise NLC to do. The information which may be given includes:

- > Identity particulars (as permitted by the Act);
- > The fact that I/we have applied for credit and the amount;
- > The fact NLC is a credit provider to me/us;
- > Payments which become overdue more than 60 days;
- > Advice that payments are no longer overdue;
- > Cheques drawn by me/us which NLC has dishonoured more than once;
- > In specified circumstances, that in the opinion of NLC I/we have committed a serious credit infringement; and
- > That the credit provided to me/us by NLC has been discharged.

b) Authority to exchange information with other Credit Providers

I/We hereby give permission for NLC to give to and obtain from Credit Providers named in this application and Credit Providers that may be named in a credit report issued by a Credit Reporting Agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that Credit Providers are allowed to give or receive from each other under the Privacy Act 1988.

To assess an application by me/us for credit;

- > To assist me/us avoid defaulting on my/our credit obligations;
- > To notify other credit providers of a default by me/us; and
- > To assess my/our credit worthiness.

c) Authority for NLC to give information to guarantor(s)

I/We authorise NLC to give to the guarantor(s) of personal or commercial credit provided to me/us by NLC, personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to the credit facilities the subject of the guarantee(s) provided to me/us or for any purpose related to the enforcement or proposed enforcement of the guarantee(s).

I/We authorise NLC to provide the guarantor(s) with the following information in relation to the proposed credit contract:

- > a copy or summary of the contract;
- > a copy or summary of any variation made in terms of the contract;
- > copies of all statements and notices given to me/us in relation to the contract; and
- > any information relating to the contract including, without limitation, the current balance owing under the contract, details of any amounts debited or credited and details of any payments that are due. I/We understand the information may be used for the following purposes.

d) Acknowledgment that NLC may seek credit from another credit provider(s)

I/We also acknowledge that the credit/commercial credit applied for may be provided by another credit provider. I/We acknowledge that in such cases, you may disclose my/our personal information to such credit provider for the purposes of assessing my/our application. I/We acknowledge that such credit provider may also disclose my/our personal information to its related entities for prudential and administrative purposes. I/We acknowledge that if we fail to provide sufficient personal information, my/our application may not be able to proceed. I/We acknowledge that I/we may access my/our personal information by contacting NLC on (03) 8699 7000.

SECTION 2

Acknowledgment and authority that personal information may be given to/received from me/our Employer

To enable NLC to properly assess this application:

i) I/We acknowledge that certain items of information in this application, including personal information reasonably necessary to identify me/us, may be given to my Employer; and I/We hereby give permission for NLC to obtain personal information from my Employer and to use such information in order to assess my/our application.

I/We understand the information may be used for the following purposes:

- > To confirm my/our salary package;
- > To confirm my/our position;
- > To confirm the length of my/our employment; and
- > To confirm that I/we are entitled to a novated lease under the company's policy.

AUTHORITY BY CUSTOMER

Name & address of individual giving his/her consent.

Applicant/s or Borrower/s.

Applicant/s or Borrower/s: (Full names & address)	
Name:	
Address:	

Other individuals and their capacity

Signature of individual giving his/her consent

Applicant/s or Borrower/s

Date / /