



Novated Vehicle Lease Application

Existing Customer		New Customer	
-------------------	--	--------------	--

Personal Details

Surname (In full):				Christian Names (All):			
Current residential address:							
		State		Postcode		Time at current address	years
Previous residential address (if less than 5 years at current address)							
		State		Postcode		Time at current address	years
Date of Birth		Drivers licence number		Dependant Children			
Home Phone		Mobile		Business Phone			
Personal Email Address							

Employment History

Employer		Position Held		Time with Employer	
Current				years	
Previous				years	

Lease Details

Description of vehicle									
New		Used		Private Sale		Vehicle Price	\$	Term	

Financial Details

Liabilities		Assets	
Mortgages	\$	Savings	\$
Bank overdrafts (Total overdraft limit)	\$	Real estate (market value)	\$
Credit cards (Total of all credit card limits)	\$	Motor vehicles	\$
Personal debts (Personal and other loans)	\$	Furniture and effects	\$
Other debts	\$	Other investments (excluding superannuation)	\$
Total Liabilities	\$	Total Assets	\$
		Less Total Liabilities	\$
		Surplus/Deficit	\$

Monthly Expenses		Monthly Income	
Estimated living expenses	\$	Net monthly salary	\$
Home mortgage repayment/s	\$	Monthly car allowance	\$
Car repayment/s	\$	Other income-	\$
Other debt repayments	\$		\$
Credit cards	\$	Total Monthly Income	\$
Other	\$	Less Total Monthly Expenses	\$
Total Monthly Expenses	\$	Surplus/Deficit	\$

Declaration

I hereby declare that the information provided by me in this application is true and correct.

Signature		Date	
-----------	--	------	--

Important: please complete and sign the Privacy Act – Disclosure Statement and Consent.

Novated Vehicle Lease Application

PRIVACY ACT – Disclosure Statement and Consent

ORIX Australia Corporation Limited ABN 79 002 992 681

("ORIX", "we", "us", "our")

1 Eden Park Drive MACQUARIE PARK NSW 2113

Ph: 1300 652 886 Fax: 02 9856 6500 Email: info@orix.com.au

Name of Applicant/Customer: _____

Statement About Collection Use and Disclosure of Your Personal and Credit Related Information

In respect to your Novated Vehicle Lease Application, we will collect and use personal and credit information about you so that we can:

- ❖ assess and consider your Novated Vehicle Lease Application ("Application"),
- ❖ identify you, and
- ❖ if it proceeds, manage the Novated Vehicle Lease ("Novated lease") which among other things includes recovering money owing

In some cases we might also collect sensitive information about your health but we will only do this if you consent and only if it is needed and has a bearing on ORIX being able to provide you with the Novated Lease (and any related services you request).

If we are unable to collect your personal and credit information, we will not be able to consider your Application.

ORIX may disclose some of your personal information to parties outside of ORIX and its related entities but we will only do this so that we can obtain securitised funding, process your Application, keep our records up to date and/or manage the Novated Lease. The types of organisations to who information might be disclosed include (but are not limited to):

- ❖ a Credit Reporting Body ("CRB") which includes Veda Advantage Information Services and Solutions Ltd (www.veda.com.au);
- ❖ other credit providers with who you have had consumer or commercial credit dealings;
- ❖ a motor vehicle dealer (to facilitate delivery of a lease vehicle) or a vehicle repairer (to facilitate repairs to a lease vehicle);
- ❖ a roads & traffic Authority or toll operator – in relation to road traffic and/or toll infringements;
- ❖ a motor club or emergency breakdown service provider – to facilitate emergency breakdown assistance;
- ❖ insurers, insurance assessors or insurance investigators in connection with insurance and accident claims associated with a lease vehicle; or
- ❖ a commercial, debt collection and/or mercantile agent (to facilitate recovery of monies owing or the leased vehicle).

You should refer to ORIX's APP Privacy Policy and Credit Reporting Policy ("Privacy Policies") for further details about the kinds of personal and credit information we collect, how we collect and hold it, why we collect it and how we use and disclose that personal and credit information. **Importantly**, these policies also set out:

- ❖ how you can access and/or correct the personal information and credit related information we hold about you;
- ❖ how you can make a complaint if you think we have breached our obligations to you under the Privacy Act and how we will deal with that complaint; and
- ❖ whether we are likely to disclose your personal and/or credit related information to overseas recipients and in which countries those recipients are located.

You can access our Privacy Policies on our website at www.orix.com.au. If you would like a copy of these policies in another form please let us know.

Your Rights and Notifiable Matters

Under the Privacy Act, you have the right to ask us to provide you with all the information we hold about you; ask us to correct information we hold if it is incorrect, ask for copies of our **APP Privacy Policy and Credit Reporting Policy** in a form that suits you (e.g. hardcopy or email) and make a complaint if you believe ORIX has breached its obligations to you under the Privacy and Credit Reporting laws in relation to your information - our Privacy Policies explain how you can do these things.

In addition to the foregoing, you can also access/obtain from our website (or request it in a form that suits you), a **Statement of Notifiable Matters** which covers:

- ⇒ being aware that a CRB may disclose information about you to other credit providers to assist them assess your credit worthiness;
- ⇒ that a credit provider can notify a CRB if you fail to meet your payment obligations in relation to consumer credit or you commit a serious credit infringement;
- ⇒ how you can obtain a copy of the CRB's policy about how it manages your personal and credit related information;
- ⇒ that you can request that a CRB provide you with a copy of the information it holds about you;
- ⇒ that you can request a CRB not to undertake pre-screening for purposes of direct marketing by a credit provider; and
- ⇒ that you can request a credit reporting body not to release information about you if you believe you are a victim of fraud.

Consent to Obtain, Use and Disclose Information

By signing below, you agree and consent to (as appropriate) ORIX:

- ❖ disclosing your personal information and credit information to and obtaining credit reporting information (including consumer and commercial credit information) from a Credit Reporting Body so that it can consider and assess your Application;
- ❖ disclosing your personal information to an insurer or insurance broker where this relates to insurances you have asked for in connection with the Novated Lease;
- ❖ disclosing your personal information and credit information to and obtaining credit reporting information (including consumer and commercial credit information) from a CRB so that we can manage the Novated Lease including collecting payments which are overdue;
- ❖ disclosing your credit eligibility information to a guarantor, or a prospective guarantor to enable that person to consider whether to offer to act as a guarantor and/or offer property as security for the Novated Lease or for a purpose related to the enforcement or proposed enforcement of the guarantee;
- ❖ providing you with information about ORIX's other products and/or services which we think may be of interest to you but on the understanding that you may at any time stop this happening by contacting ORIX by mail, fax or e-mail at the above addresses or by telephoning 1300 652 886 and speaking with a Customer Service Officer;
- ❖ providing information about the amount outstanding in relation to the Novated Lease to any company related to ORIX (including related companies located overseas), or to an insurer handling an insurance claim relating to the vehicle which is the subject of the Novated Lease; and
- ❖ using (or a related company of ORIX using) the information we have collected or will collect in connection with the Novated Lease for recovering any amounts you owe to ORIX or a related company on any other account.

Full Name(Printed)

Signature

Date