SHORT FORM

PRIVACY STATEMENT

Invoice Interchange Pty Ltd ACN 618 182 746 as trustee for the Invoice Interchange Trust ABN 66 990 353 917 (**InvoiceInterchange**) collects information about the Applicant its proprietors, directors, employees, officers, consultants, contractors, agents, other third parties acting on the Applicant's behalf and any person who provides a guarantee and indemnity (**Guarantor**). InvoiceInterchange collects, holds, uses and discloses personal information and commercial credit information for the purpose of:

- (a) providing and delivering InvoiceInterchange's products and services to the Applicant;
- (b) marketing InvoiceInterchange products and services;
- (c) establishing and managing the relationship with the Applicant;
- (d) exercising its rights and obligations;
- (e) performing any administrative operations; and
- (f) collecting payments.

InvoiceInterchange cannot provide its products and services without collecting the required information.

InvoiceInterchange may obtain from or disclose to a credit reporting body consumer or commercial credit reporting information about its Applicant or their proprietors, directors (as applicable) and the Guarantors for the purposes:

- (a) of assessing the application of the customer for InvoiceInterchange's products and services;
- (b) of collecting overdue payments relating to InvoiceInterchange's products and services;
- (c) of reporting details of any fraud or other serious credit infringement; or
- (d) permitted under the Privacy Act 1988 (Cth).

InvoiceInterchange uses the credit reporting services provided by Equifax Pty Ltd and/or Dun & Bradstreet (Australia) Pty Ltd (**Credit Reporting Body**). The Credit Reporting Body may include the information provided by credit providers in reports to assist in assessment of credit worthiness. The Applicant (and its proprietors / directors) and the Guarantors have the right to request the Credit Reporting Body not to use the credit reporting information for pre-screening purposes, and not to use or disclose the information if they believe on reasonable grounds that they have been or are likely to be a victim of fraud. Please refer to the Credit Reporting Body's credit reporting policy for details on its management of credit reporting information. A copy of that policy can be obtained by contacting:

Equifax Pty Ltd

Phone: 13 83 32

Web: www.equifax.com.au

Dun & Bradstreet (Australia) Pty Ltd

Phone: 13 23 33

Web: www.dnb.com.au

InvoiceInterchange exchanges personal and credit information with its related bodies corporate, its agents, contractors, external advisors, mercantile agents and trade bureaux to accomplish InvoiceInterchange's purposes as set out above. InvoiceInterchange discloses personal or commercial credit information to its related bodies corporate and agents in Singapore.

InvoiceInterchange aims to ensure that the personal and commercial credit information it holds about the Applicant (and its proprietors / directors) and the Guarantors, is complete, relevant, up-to-date and not misleading. InvoiceInterchange's Privacy Policy sets out more information about:

- how to obtain access to the personal information, commercial credit information and credit eligibility information held by InvoiceInterchange;
- (b) how to seek correction of the personal information, commercial credit information and credit eligibility information held by InvoiceInterchange;
- (c) how to complain about a suspected breach of privacy by InvoiceInterchange; and
- (d) how InvoiceInterchange will deal with such complaints.

To obtain a copy of that policy contact InvoiceInterchange's General Manager on (+613) 9235 9325.

DECLARATION

By submitting this Application, the Seller:

- 1. confirms that this Application does not constitute an offer by InvoiceInterchange to provide a receivables purchase facility;
- 2. declares that all the information provided in this Application is true and correct;
- 3. acknowledges that InvoiceInterchange will be relying on the information in this Application to decide whether to make an offer to provide a receivables purchase facility to the Applicant;
- 4. acknowledges the privacy statement above and agrees to its terms;
- 5. represents to InvoiceInterchange that if, at any time, it supplies InvoiceInterchange with personal information about another person (for example, its employees, directors, officers, consultants, contractors, other third parties acting on behalf of the Applicant or the Guarantors), the Applicant is authorised to do so and the Applicant agrees to inform that person about the Privacy Statement above;
- 6. authorises InvoiceInterchange to collect, use and disclose information as specified in the Privacy Statement above; and
- 7. consents to InvoiceInterchange providing any information in this Application or which it otherwise obtains from the Applicant to our accountant or solicitor or any partner, officer or employee of our accountant or solicitor.