

BACKGROUND.

- A. The Licensee carries on the business of providing Credit Services and is or will be the holder of an Australian credit licence under the *National Consumer Credit Protection Act 2009*.
- B. The Licensee wishes to authorise the Credit Representative to engage in credit activities on its behalf.

AGREEMENT.

1. Definitions

Where appearing in this agreement, the following words have the meaning set out below.

AFCA means the Australian Financial Complaints Authority.

ASIC means the Australian Securities & Investments Commission.

Client means a person(s) or company(ies) for whom the Credit Representative engages in credit activities on behalf of the Licensee.

Client Information means information about Clients. Client Information includes such information held in electronic or other form by the Licensee. Client Information includes but is not limited to details of the names and addresses of Clients and details of a Client's credit products (loan amounts, repayment amounts, repayment dates, details of security etc.).

Confidential Information means information concerning the organisation, business, finances, clients, suppliers, employees, affairs, transactions, trade secrets, operations, processes or dealings of the Licensee which is not in the public domain and which is or may be received by the Credit Representative in connection with this agreement, but excluding Client Information.

Consumer Lease has the meaning given in the NCCP Act.

Credit Contract has the meaning given in the NCCP Act.

Credit Licensee means a person who holds an Australian credit licence (other than the Licensee).

Credit Provider has the meaning given in the NCCP Act.

Credit Services means providing credit assistance to a Client (other than as a Credit Provider) by either:

- a. Suggesting that the Client either apply for, apply for an increase to the credit limit of or remain in a particular Credit Contract or Consumer Lease with a particular Credit Provider or Lessor; or
- b. Assisting a Client to apply for a particular Credit Contract or Consumer Lease with a particular Credit Provider or Lessor; or
- c. Acting as an intermediary, i.e. directly or indirectly act as an intermediary between a Client and a Credit Provider or Lessor to secure the provision of a Credit Contract or a Consumer Lease for a Client.

GST has the meaning given in the *A New Tax System (Goods & Services Tax) Act 1999* (Cth).