

Commercial Finance Intake & Consent Form

Ethical Finance Australia Pty Ltd trading as Impact Brokers

Thank you for reaching out to Impact Brokers. Before we get started, please take a moment to read this form. It is straightforward, and we have kept it that way on purpose.

<p>01</p> <p>How We Work</p> <p>We walk you through every stage, so you always know what to expect.</p>	<p>02</p> <p>Your Consent</p> <p>We collect the consents we need to review your situation properly.</p>	<p>03</p> <p>Your Privacy</p> <p>We explain exactly how your information is handled and protected.</p>
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Signing this form does not commit you to anything. It gives us the consent we need to review your situation and tell you whether we can help. If we believe we can, we will invite you to move to a formal engagement. If we cannot, we will tell you that too and point you in the right direction.

There is no fee at this stage.

How We Work

1	<p>Initial Review</p> <p>We meet with you to understand your goals, your business, and what you are trying to achieve. We conduct a soft-touch credit check on you and your entity, review your group structure, and look at the information you have provided. At this stage we will ask for identification, recent bank statements, and financial statements where available. This stage is exploratory for both of us. If we believe we are well placed to assist you, we will move to Step 2.</p>
2	<p>Engagement</p> <p>If we have confirmed we can help, we issue a Commercial Finance Engagement Agreement setting out the scope of work, our fees, and how we are paid. Full AML/CTF identity verification is completed at this stage. No further work begins until the Agreement is signed and the Engagement Fee is received. The Engagement Fee reflects the specialist work involved in preparing your credit position, researching lender appetite, and structuring your application. This work begins the moment you sign and is not refundable if a loan does not proceed to settlement.</p>
3	<p>Information & Assessment</p> <p>We collect and review all required financial and supporting documents. This includes your Commercial Finance Application Form, financial statements, tax returns, Notices of Assessment, and a completed Assets and Liabilities Statement. We use this to assess your borrowing capacity, serviceability, and fit with lender policy across the market.</p>
4	<p>Strategy & Structuring</p> <p>We prepare a credit paper and finance strategy setting out your position, the recommended structure, and our lender shortlist. We approach lenders to obtain indicative quotes, present your options clearly, and prepare your formal application once you confirm the pathway you want to take.</p>
5	<p>Execution & Settlement</p> <p>We manage the full application process from lodgement through to settlement. We liaise with lenders, valuers, solicitors, and other parties on your behalf, keep you informed at every stage, and support you in responding to any lender conditions. All outcomes are subject to lender assessment and credit approval.</p>

What We Will Need From You

The table below summarises the information we typically need. Not everything will apply to every situation. We will work through this with you and let you know exactly what is required once we have reviewed your circumstances.

<p>Your Business</p> <p>Company structure (Pty Ltd, trust, partnership, or sole trader), ABN/ACN, trading history, details of any related entities, and the names and roles of all directors, trustees, and beneficial owners.</p>	<p>Your Finances</p> <p>Financial statements (Profit & Loss and Balance Sheet) and business tax returns. Current management accounts where year-end financials are not yet available. ATO tax compliance confirmation. Debtors and creditors ledgers for larger facilities.</p>
<p>Your Personal Position</p> <p>Last two years personal tax returns and Notices of Assessment for each director and guarantor. Details of existing personal borrowings and any guarantees given elsewhere. A completed Assets and Liabilities Statement is issued with your Engagement Agreement.</p>	<p>The Transaction</p> <p>Full details of the loan purpose. For property: contract of sale, development approvals, cost plans. For business acquisitions: heads of agreement, Information Memorandum, asset schedules. For equipment: supplier quotes and asset details.</p>
<p>Supporting Documents</p> <p>Any leases, franchise agreements, or licences relevant to the business. Details of existing lending facilities, current loan statements, and security held. Evidence of any other income sources or assets supporting the application.</p>	

Privacy & Consent

The sections below explain what information we collect, why we collect it, and how we use it. Please read each section before signing.

Privacy Consent Authority

By signing this form, you authorise Impact Brokers to collect, access, use, and disclose your personal and business financial information for the sole purpose of completing initial research and determining the scope of your commercial finance requirements. This consent is sought before any formal engagement is executed.

We handle your information in accordance with the Privacy Act 1988 (Cth). You have the right to access, correct, or withdraw your consent at any time. Our Privacy Policy is available on request.

This consent does not constitute a formal engagement and does not commit either party to proceed. A separate Commercial Finance Engagement Agreement will be issued if we are able to assist you. A Commercial Finance Application Form and Assets and Liabilities Statement will be required at that stage to formally commence broking services.

Credit Reporting Body (CRB) Consent

A Credit Reporting Body (CRB) is an independent organisation regulated under the Privacy Act 1988 (Cth) that holds credit history information on individuals and entities. The main CRBs operating in Australia are Equifax, Illion, and Experian.

Why we access your credit report: We obtain a credit report at the pre-engagement stage to assess your creditworthiness, identify any existing defaults, judgments, or adverse listings that may affect lender appetite, and confirm the most suitable funding pathway before proceeding to a full application. This allows us to act in your best interests and avoid submitting applications to lenders where approval is unlikely.

What we access: Your credit report may include repayment history, existing credit enquiries, defaults, court judgments, bankruptcies, and directorship information where applicable.

How we use it: Your credit information is used solely to assess your eligibility for commercial finance and to identify suitable lenders. It is not used for any other purpose.

Who we may share it with: Your credit information may be shared with lenders and funders as part of the assessment and submission process, to the extent necessary to obtain indicative quotes and progress your application.

Your rights: You may request a copy of your own credit report directly from any CRB at no cost. If you believe any information is inaccurate, you have the right to dispute it directly with the relevant CRB.

Legal basis: By signing this form, you appoint Impact Brokers and Yasmine Shah (Credit Representative 540047) as your authorised agent under section 6L of the Privacy Act 1988 (Cth) to access your credit information from a CRB on your behalf, for the sole purpose of assessing your eligibility for commercial finance.

Anti-Money Laundering & Counter-Terrorism Financing (AML/CTF)

To comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), we are required to verify your identity before providing services. This may involve disclosing your details to a CRB for identity matching, using third-party electronic verification services, and reviewing government-issued identification. By signing this form, you consent to these steps.

AUSTRAC reporting: In certain circumstances we are required by law to report matters to the Australian Transaction Reports and Analysis Centre (AUSTRAC). We are prohibited by law from disclosing to you whether such a report has been made or is under consideration.

Disclosure of Your Information

To assist you, we may need to share your personal and business financial information with certain third parties, only to the extent necessary for the purpose for which it was collected. Those parties may include lenders and financiers, our credit licensee QED Credit Services Pty Ltd, valuers, mortgage and loan insurers, other finance intermediaries, your accountant or financial adviser where you have authorised this, referrers or introducers involved in your matter, and other service providers who support our broking operations such as lawyers, auditors, and compliance consultants.

If your information cannot be shared with these parties where necessary, we may be unable to assist you.

Overseas Disclosure

Some organisations we work with, including cloud-based storage and IT service providers and compliance audit services engaged by our licensee, may be located outside Australia or may process your information using infrastructure located overseas. Where this occurs, we take reasonable steps to ensure those parties handle your information consistently with the Privacy Act 1988 (Cth). By signing this form, you acknowledge that your information may be processed or stored outside Australia in these limited circumstances.

Security, Retention & Destruction of Your Information

We take reasonable steps to protect your personal and business information from unauthorised access, loss, or modification. We use secure electronic systems and encrypted file storage where practicable.

We are required by law and by our credit licensee to retain records relating to credit assistance for a minimum of seven years from the date of our last contact with you. After this period, records are securely destroyed or de-identified. You may request a copy of any information we hold about you at any time by contacting yasmine@ethicalgroup.finance.

Marketing Communications

From time to time, Impact Brokers may contact you with information about finance products, services, or resources that may be relevant to your business. If you do not wish to receive such communications, please let us know at any time and we will remove you from our list promptly.

Complaints & Dispute Resolution

If you are not satisfied with how we have handled your information or any aspect of our service, please contact us in the first instance.

Impact Brokers: yasmine@ethicalgroup.finance | 0433 164 924

Credit Licensee: QED Credit Services Pty Ltd | admin@qedrisk.com.au | 1300 817 662

AFCA: info@afca.org.au | 1800 931 678

OAIC: enquiries@oaic.gov.au | 1300 363 992

Commercial Credit Acknowledgement

The finance assistance sought under this engagement is commercial in nature and is generally not regulated under the National Consumer Credit Protection Act 2009 (Cth). This means that certain consumer protections that apply to regulated credit contracts may not apply here.

By signing this form, you confirm that you are seeking credit primarily for business, investment, or commercial purposes, and that you have had the opportunity to seek independent legal and financial advice before proceeding.

Your Authorisation

By signing below, each signatory confirms they have read and understood this form in full, are authorised to sign on behalf of the entity named, and consent to the collection, use, and disclosure of their information as described above.

This consent does not create an obligation on either party to proceed to a formal engagement.

By signing, I confirm that:

- I have read and understood the Privacy Consent Authority.
- I authorise Impact Brokers to obtain my credit report as described in the CRB Consent section.
- I have read and understood the AML/CTF Identity Verification and AUSTRAC obligations.
- I acknowledge my information may be disclosed to third parties as described.
- I acknowledge this engagement is commercial in nature and is not regulated under the NCCP Act.
- I am authorised to sign on behalf of the entity named below.

■ I confirm I am authorised to sign on behalf of the entity named above.

Borrowing Entity Details

BORROWER COMPANY NAME

ABN / ACN

NAME OF TRUST (IF APPLICABLE)

DIRECTORS / SHAREHOLDERS WITH GREATER THAN 20% SHAREHOLDING

DIRECTOR / SHAREHOLDER 1

DIRECTOR / SHAREHOLDER 2

DIRECTOR / SHAREHOLDER 3

DIRECTOR / SHAREHOLDER 4

Director / Signatory 1

FULL NAME

COMPANY NAME

NAME OF TRUST (IF APPLICABLE)

DATE

SIGNATURE

Director / Signatory 2

FULL NAME

COMPANY NAME

NAME OF TRUST (IF APPLICABLE)

DATE

SIGNATURE

Director / Signatory 3

FULL NAME

COMPANY NAME

NAME OF TRUST (IF APPLICABLE)

DATE

SIGNATURE

Director / Signatory 4

FULL NAME

COMPANY NAME

NAME OF TRUST (IF APPLICABLE)

DATE

SIGNATURE

Regulatory Note: Yasmine Shah (Credit Representative 540047) and Ethical Finance Australia Pty Ltd (Corporate Credit Representative 466398) are authorised Credit Representatives of QED Credit Services Pty Ltd, Australian Credit Licence 387856. The broking services described in this consent are commercial in nature and are generally not regulated under the National Consumer Credit Protection Act 2009 (Cth). This consent covers the pre-engagement collection of information only. Impact Brokers is not a lender. Finance approval is subject to lender assessment and is not guaranteed.

Contact: Yasmine Shah (Credit Representative 540047) | yasmine@ethicalgroup.finance | 0433 164 924