Commercial Finance Intake & Consent Form

Ethical Finance Australia Pty Ltd trading as Impact Brokers

Please read this form carefully before signing. It outlines how we work, the information we require, and the consents that allow us to act on your behalf during the initial research phase. Signing this form does not commit either party to a formal engagement. As soon as we receive this form, we will review your details and hit the ground running.

Our Shared Journey: The Path to Funding

1

Consent & Research

This is an exploratory stage for both parties. We meet with you to understand your goals, funding requirements, and business circumstances, and to assess whether the opportunity is one we are positioned to assist with. We obtain your signed consent to conduct a soft-touch credit check on both directors and the borrowing entity, and we review your group structure and any related entities. At this stage we will ask for 100 points of identification, recent bank statements, and financial statements where available. Completing this stage does not guarantee that we will proceed to engagement, nor does it guarantee that finance will be available. If we believe we can help you meet your financial goals, we will invite you to Step 2.

No fee applies at this stage.

2

Engagement & Alignment

If we have confirmed that we can assist you with your financial goals, we issue a formal Commercial Finance Engagement Agreement setting out the terms of our engagement, our fees, and how we are remunerated. We complete full AML/CTF identity verification at this stage. No further work commences until the Agreement is signed and the Engagement Fee is received. Proceeding to engagement means we are committed to working on your behalf, and it does not constitute a guarantee or pre-approval of finance at this early stage. All lending outcomes remain subject to full lender assessment and credit approval. Commercial finance is materially different from residential lending. Lenders assess business risk, entity structure, serviceability, and security in detail. Our engagement reflects the depth of specialist work required to position your application correctly, navigate lender policy, and maximise your chances of approval. This work begins the moment you sign.

From the moment you engage us, we are actively working: reviewing your structure, building your credit position, researching lender appetite, and preparing the groundwork for your application. The Engagement Fee reflects this specialist work and is payable on execution of the Agreement. It is non-refundable in the event a loan does not proceed to settlement, as the work underpinning your finance strategy has already been completed.

3

Information & Assessment

We collect and review all required financial, business, and supporting documentation. This includes the completed Commercial Finance Application Form, all supporting documents, financial statements, tax returns, Notices of Assessment, and the completed Assets & Liabilities Statement issued with your Engagement Agreement. We use this information to assess your borrowing capacity, serviceability, and lender policy fit across the market.

4

Strategy & Structuring

We prepare a detailed credit paper and finance strategy paper setting out your position, the recommended funding structure, and our lender shortlist. We approach aligned lenders to obtain indicative quotes and pricing, present options to you, and prepare formal loan applications once you have confirmed your preferred pathway.

5

Execution & Settlement

We manage the full application process, liaising with lenders, valuers, lawyers, and other parties on your behalf. We keep you informed at every stage, assist you in responding to lender conditions, and work to progress the transaction through to settlement. Outcomes are subject to lender assessment and credit approval and are not guaranteed.

Information We Will Need From You

Your Business Story	Financial Snapshot
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.	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 with no outstanding debts. Debtors and creditors ledgers for larger facilities.
Personal Position	**Project Details**
Last two years personal tax returns and Notices of Assessment for each director and guarantor. Details of any existing personal borrowings, guarantees given elsewhere, and confirmation of residency status for each director and guarantor. Note: a completed Assets & Liabilities Statement will be issued with the Commercial Finance Application Form and Engagement Agreement. This forms the basis for our lender negotiations, finance strategy, and credit paper.	Full details of the loan purpose. For property or development: contract of sale or option agreement, development approval or planning permit status, quantity surveyor report or cost plan, presales evidence where applicable, and details of any existing site encumbrances. For business acquisitions: heads of agreement, Information Memorandum, and asset schedules. For equipment or other facilities: supplier quotes and asset details.

Supporting Documents

Any leases, franchise agreements, or licences relevant to the business. Details of any existing lending facilities, current loan statements, and security held. Evidence of any other income sources or assets supporting the application.

Important Notice & 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 agreement is executed.

We handle your information in accordance with the Privacy Act 1988 (Cth). You have rights to access, correct, or withdraw your consent at any time. Full details are in our Privacy Policy, available on request.

This consent does not constitute a formal engagement agreement and does not commit either party to proceed. After this initial research and scoping phase, a separate Commercial Finance Engagement Agreement will be issued. Upon its execution, a Commercial Finance Application Form and an Assets & Liabilities Statement will be required 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 obtain your credit report: As part of our assessment process, Impact Brokers obtains 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 qualify 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 information 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) Identity Verification

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 below, 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 Personal Information

To assist you, we may be required 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 is not provided to these parties, 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

Impact Brokers takes reasonable steps to protect your personal and business information from unauthorised access, loss, theft, or modification. We use secure electronic systems and encrypted file storage where practicable. We may use cloud services to store, process, and analyse information we hold about you.

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 or personal circumstances. 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 & Privacy Feedback

If you are not satisfied with how we have handled your personal information or any aspect of our service, please contact us in the first instance at yasmine@ethicalgroup.finance or 0433 164 924.

If unresolved, you may escalate to our credit licensee: QED Credit Services Pty Ltd, admin@qedrisk.com.au, 1300 817 662.

You may also contact the **Australian Financial Complaints Authority (AFCA)** at info@afca.org.au or 1800 931 678, or the **Office of the Australian Information Commissioner (OAIC)** at enquiries@oaic.gov.au or 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 available under regulated credit contracts may not apply.

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 & Agreement

By signing below, each signatory confirms they have read and understood this form in full, are authorised to sign on behalf of the entity, and consent to the collection, use, and disclosure of their information as described across all sections above. This consent does not create an obligation on either party to proceed to a formal engagement.

■ I have read and understood the Privacy Consent Authority.

■ I have read and understood the Credit Reporting Body (CRB) Consent and authorise Impact Brokers to obtain my credit report as described.

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

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