

## Privacy Policy

This Privacy Policy outlines how we deal with your personal information (including credit-related information), together with our legal obligations and rights as to that information. If we agree with you to use or disclose any of your personal information in ways which differ to those stated in this Privacy Policy, the provisions of that agreement will prevail to the extent of any inconsistency.

<p><b>What information can be disclosed?</b></p>	<p>When you apply for a loan or agree to guarantee a loan, the Privacy Act 1988 (<b>Act</b>) allows certain personal information including credit related information about (<b>you</b>) to be collected, held, used and disclosed subject to certain conditions, including:</p> <ul style="list-style-type: none"> <li>• details to identify you, such as your name, sex, date of birth, marital status, current and 2 previous addresses, your current or last known employer, and your driver's licence number;</li> <li>• the fact that you have applied for credit, the type of credit you have applied for, the date on which a credit account of yours is opened and closed and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor;</li> <li>• court proceedings information;</li> <li>• repayment history information and default information;</li> <li>• details of other credit facilities you hold and loan applications you have made;</li> <li>• personal insolvency information;</li> <li>• a statement that an information request has been made in relation to you by us;</li> <li>• in specified circumstances, that in our opinion you have committed a serious credit infringement;</li> <li>• the fact that credit provided to you by us has been paid or otherwise discharged; and</li> <li>• other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Act, including a credit report.</li> </ul> <p>If you do not provide us with this consent or provide us with personal information requested by us we may not be able to make the loan facility applied for by you or which you have guaranteed available.</p>	
<p><b>Who can give or obtain information?</b></p>	<p style="text-align: center;"><b>Credit Providers</b></p> <p>We and our related corporations, any introducer, dealer or broker referred to in a loan application, any person assisting in processing the loan application and other entities involved in the funding, loan servicing or securitisation of any loan applied for by you or guaranteed by you, (the <b>Credit Providers</b>) may:</p> <ul style="list-style-type: none"> <li>• obtain a commercial and a consumer credit report containing information about you from a credit reporting body including VEDA Advantage PO Box 964, North Sydney NSW T: 1300 762 207 <a href="http://www.mycreditfile.com.au">www.mycreditfile.com.au</a>. and Dun and Bradstreet; T1300734806 <a href="mailto:PACAustral@dnb.com.au">PACAustral@dnb.com.au</a> <a href="http://www.checkyourcredit.com.au/">www.checkyourcredit.com.au/</a>;</li> <li>• exchange credit information about you with each other; and</li> <li>• exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.</li> </ul> <p>Credit information includes the type and amount of credit provided, repayment history details, details of defaults under credit facilities and information regarding court proceedings.</p>	<p style="text-align: center;"><b>Guarantors</b></p> <p>The Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.</p> <p style="text-align: center;"><b>Lenders mortgage and trade insurers</b></p> <p>A lender's mortgage insurer or a registered trade insurer may obtain a consumer credit report about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders mortgage insurance to us in relation to an application for consumer credit or whether to provide trade insurance to us in relation to an application for commercial credit.</p>
<p><b>When can information be obtained or disclosed?</b></p>	<p>Your personal information including personal credit related information can be obtained, held and disclosed by the Credit Providers before, during or after the provision of credit, for the various purposes including:</p> <ul style="list-style-type: none"> <li>• assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which a loan is funded or collecting overdue payments;</li> <li>• if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours;</li> <li>• to allow a credit reporting body to create or maintain a credit information file about you; and</li> <li>• internal operations including securitisation, audits, record-keeping, file reviews and portfolio analysis</li> </ul>	

<b>Disclosing Information Overseas</b>	<p>Our business is operated only in Australia.</p> <p>Your information may be stored in cloud or other types of network or electronic storage and we will take reasonable steps to ensure appropriate security arrangements are in place if this is the case. Such storage may be accessed from various countries by an internet connection hence it is not always possible to know in which country your information may be accessed or held.</p>
<b>Access and Correction of your Personal Information</b>	<p>You can request access to your personal information at any time by contacting our Compliance Manager, details of which are set out below. We will respond to a request for access to your personal information within a reasonable time. If we are going to refuse to give you access to your personal information, we must provide reasons for refusal and details of the relevant provision of the <i>Privacy Act</i> which entitles us to refuse access.</p> <p>We will also take reasonable steps to amend or correct your personal information if you advise us that the information that we hold is inaccurate.</p>

### Privacy notice in respect of personal information

<b>General</b>	<p>Your right to privacy is important to us. This statement explains the types of information the Credit Providers hold about you and any guarantor referred to in your loan application, your privacy rights and our general rights and obligations in relation to your personal information.</p> <p>When you apply for a loan with us, the application form, whether paper-based or electronic, will contain (or be linked to) notices and requests for consent required by the Privacy Act 1988.</p> <p>The application form or website screen which collects your personal information will specify how we use and disclose your information in more detail.</p> <p>You may request access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date.</p>	
<b>What types of information the Credit Providers Hold</b>	<p>The Credit Providers hold information that identifies you, such as your name and address and other information provided by you and people nominated by you when you made the loan application.</p> <p>The Credit Providers may also hold or collect information obtained from other sources, such as a credit report about you and valuers reports about any property which secures your loan.</p> <p>During the course of our relationship with you, the Credit Providers may gather information about you relating to other products and services that the Credit Providers or our preferred providers provide to you and form views about how the Credit Providers can improve our relationship with you.</p>	
<b>How we may use your personal information</b>	<p>We use your personal information to:</p> <ul style="list-style-type: none"> <li>• help us process any application you make for new products or services or if you are a guarantor to assess whether to accept you as a guarantor for credit applied for;</li> <li>• administer and manage all products or services we provide to you;</li> <li>• facilitate our internal business operations, including audit, securitisation, fulfilling legal requirements and conducting confidential systems maintenance and testing; and</li> <li>• in order to comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and other legislation.</li> </ul>	<p>We may also use your personal information to:</p> <ul style="list-style-type: none"> <li>• analyse products and customer needs and develop new products;</li> <li>• inform you of products and services provided by us or our preferred providers which we consider may be of value or interest to you, unless you tell or have previously told us not to;</li> <li>• manage overdue payments;</li> <li>• fraud prevention measures; and</li> <li>• other purposes set out in our privacy policy and credit reporting policy.</li> </ul>
<b>The Credit Providers' rights to disclose your personal information</b>	<p>The Credit Providers may disclose your personal information, if it is necessary to do so in the following circumstances:</p> <ul style="list-style-type: none"> <li>• to our external service providers that provide services for the purposes only of our business, on a confidential basis, for example, valuers, surveyors, auctioneers, real estate agents and debt collectors;</li> <li>• to other persons who have an interest in any property offered to us as security;</li> </ul>	

	<ul style="list-style-type: none"> <li>• to a guarantor, or person who is considering becoming a guarantor;</li> <li>• to any party acquiring an interest in your loan and any related securities provided by you or any other person (including mortgages and guarantees) as a result of securitisation or otherwise;</li> <li>• to government agencies;</li> <li>• to anyone acting on your behalf, for example your financial broker, solicitor or accountant, unless you tell us not to, referees, or any financial institution nominated by you (for example in a direct debit form) or anyone else you request; and</li> <li>• where the law requires or permits us to do so or if you consent.</li> </ul>
<b>Your authority to the Credit Providers</b>	By continuing to maintain a loan with us or our Credit Providers, you consent to us maintaining, using and disclosing your personal information in the manner set out in this privacy statement.
<b>Marketing purposes</b>	The Credit Providers may use and share with our related entities, information about you for marketing our products to you.
<b>Verification of identity using information held by a Credit Reporting Body</b>	We may disclose your personal information to a credit reporting body for the purposes of verifying your identity. This would involve providing the credit reporting body with details such as your name, address and date of birth and asking the credit reporting body to provide a report on whether these details match the details held on the credit reporting body's database. If we cannot verify your identity using information held by a credit reporting body we will advise you and give you the opportunity of contacting the credit reporting body to update your credit file.

If you have any questions relating to this Privacy Policy please contact our Compliance Manager

on: **1300 859 075** or email us at [loans@equitylenders.com.au](mailto:loans@equitylenders.com.au)

### **Privacy Policy and Credit Reporting Policy**

You may obtain a copy from our website [www.equitylenders.com.au](http://www.equitylenders.com.au)