

## Privacy Consent

By signing that you give consent under the 'Privacy Consent', you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at <https://www.money3.com.au/legal/privacy-policy.php>. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

"We/Us" means Money3 Corporation Ltd (trading as Money3), ABN 63 117 296 143 and our related entities that assist us to provide our services. "You/I" is the person whose name appears on the application. We may collect, use, hold and disclose personal and credit information about you for the purposes of:

- a. arranging or providing credit to you;
- b. managing that credit;
- c. direct marketing of products and services by us;
- d. managing our relationship with you; and
- e. complying with applicable laws both in Australia and overseas, including (without limitation):
  - o the National Consumer Credit Protection Act; and
  - o the Anti-Money Laundering and Counter Terrorism Act.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent. We may disclose your personal information overseas.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at <https://www.money3.com.au/legal/privacy-policy.php> or by contacting us on **1300 329 131**. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

## Consumer and commercial credit information

We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

## **Exchange information with credit providers**

We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

## **Exchange information**

We may exchange personal and credit information with the following types of entities, some of which may be located overseas. By consenting to us disclosing your personal information to overseas recipients, you agree that Australian Privacy Principle 8.1 shall not apply to the disclosure, meaning that Money3 will not be obliged under the Privacy Act to ensure that an overseas recipient does not breach the Australian Privacy Principles and will not be liable under the Privacy Act if the recipient does not act consistently with the Australian Privacy Principles. By completing this application you consent to such overseas disclosures. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Mortgage insurers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person, where you have provided your consent
- Any person who proposes to guarantee or has guaranteed repayment of any credit provided to you
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, or listed contacts to verify information you have provided
- Any person considering acquiring an interest in our business or assets

- Any organisation providing online verification of your identity
- The official record holder or issuer via third party systems

## Customer identification

We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity, including the official record holder or issuer via third party systems.

You consent to the receipt of notices and other documents in connection with our dealings with you by email or by accessing our website.

We may exchange your personal and credit information with the following credit reporting bodies:

Equifax Pty Ltd - [equifax.com.au](http://equifax.com.au)

Dun & Bradstreet (Australia) Pty Ltd - [dnb.com.au](http://dnb.com.au)

Experian - [experian.com.au](http://experian.com.au).

**If you do not provide personal information, we may be unable to arrange or provide credit for you.**

## Sending you marketing material

From time to time we may use your personal information to provide you with current information via SMS or other marketing channels about finance, offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company with whom we are associated.

If you do not wish to receive marketing information, you may at any time decline to update your marketing preferences to receive such information by telephoning us on **1300 329 131** or by writing to us at Level 1, 40 Graduate Rd Bundoora Vic 3083. If the direct marketing is by email you may also use the unsubscribe function. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

By using the unsubscribe function in a direct marketing communication you will only unsubscribe from that entity / brand who sent you that communication and method of delivery. Please let us know if you would like to unsubscribe from Money3 or any of its related entities. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

This includes but is not limited to contacting you by telephone, SMS, mail or email.

I acknowledge that by digitally signing this Privacy Consent I agree to the Money3 Privacy Policy and agree to receiving offers and promotions that may be of interest to me.

## **DECLARATION**

I hereby declare that:

- a. I have read the section entitled "Privacy Consent" and give my consent.
- b. I have given my consent to receive electronic communications from Money 3.
- c. This is an application only and that Money3 is not obliged to give me credit.
- d. I am not known by any other name(s) not listed on this application form.
- e. I will provide all necessary information as requested for identification and verification.
- f. All information contained in this application is true and correct.
- g. I authorise my employer or accountant to disclose any salary, employment or financial details to Money3.

To assist in the assessment of this application, Money3 Corporation Ltd (trading as Money3) can provide a copy of this authority to my employer or accountant if they ask for details of Money3's authority to obtain that information.