

PRIVACY CONSENT FORM

Your privacy is important to us and we comply with the Privacy Act 1988 (Cth) (**Privacy Act**). We collect personal information (which may include sensitive information) and credit information about you only as is necessary for the purpose of assisting you to apply to lenders for credit. Without your information, we may not be able to assist you.

Personal information includes any information from which your identity is apparent. Sensitive information is a kind of personal information and includes information about your racial or ethnic origin, political opinions, memberships in trade or professional associations, political associations or trade unions, religious beliefs or affiliations, philosophical beliefs, sexual preferences, criminal record, health information, genetic information and biometric information. Credit information includes the type and amount of credit provided to you, repayment history information, any default information (including overdue payments), information about your credit worthiness and court information.

Collection of your personal information as an access seeker

By agreeing to this Privacy Consent:

- You appoint us your agent to act as an 'access seeker' to obtain your credit-related information from a credit reporting body (**CRB**) on your behalf and for the purpose of assisting you with your application for credit.
- You authorise us to disclose any credit-related information we obtain to prospective financiers in connection with your application for credit.
- You confirm that you are authorised to provide the personal details presented and you consent to your personal information being checked with the document issuer or official records holder for the purpose of confirming your identity.

Use and disclosure

We may hold, use and disclose personal information and credit information that you provide to arrange credit and other services. We may exchange the information with the following types of entities:

- CRBs, including for a credit guarantee purpose
- Persons who provide credit or other products to you, or to whom an application has been made for those products
- Anybody who represents you such as financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers
- Any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding our services
- Where we are authorised to do so by law, such as under the *Anti-Money or Laundering and Counter Terrorism Financing Act 2006* (Cth), government and law enforcement agencies or regulators;
- Any person where you have provided us consent
- Any of our associates, related entities or contractors
- Other guarantors or borrowers (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee
- Your referees, such as your employer, 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.

We may disclose your personal information (which may include sensitive or credit information) to overseas entities that provide support functions to us which may include car manufacturers providing warranties. These are located in China, France, Germany, Japan, Korea, Malaysia and the United States of America. You may

obtain more information about these entities by contacting us. Where we do this, we make sure appropriate data handling and security arrangements are in place.

We may use your personal information for the purpose of direct marketing, which you may opt out of at any time.

Access, correction and complaints

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 www.yesloans.com.au or by contacting us on (08) 9415 0000. Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

You agree that we may collect use and disclose your information as specified above.