

Privacy Consent Form

“Parties” means Pepper Money Limited ABN 55 094 317 665 and its related bodies corporate, any party who processes the loan application, any insurer, financier, manager, servicer. In this privacy consent, “we”, “us” and “our” includes each of the Parties.

By signing this document or otherwise accepting this consent, you consent to the Parties and some other entities collecting, using, holding and disclosing personal information (including sensitive information) and credit-related information about you as set out below. You can find out more about how we deal with your privacy by viewing Pepper’s privacy policy at www.pepper.com.au/privacy-policy. We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent also apply to the collection, use, holding and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange or provide credit for you, provide other services, verify your identity or protect against fraud. Note: not all matters discussed below may be applicable to you.

How we handle your personal and credit-related information

The Parties may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of arranging or providing credit to you, processing your application for credit, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws, managing our relationship with you, and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), new arrangement information, financial hardship arrangement information including whether you have made a financial hardship arrangement with us, personal insolvency information, court information and details of any serious credit infringements. Credit eligibility information is credit reporting information supplied to us by a credit reporting body and any information that we derive from it. Collectively, we refer to this as ‘credit-related information’.

Personal information includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you including publically available information from public registers and social media. If you are applying for finance we may also collect the number and ages of your dependents and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications we may collect information about your location or activity including

IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies (for more information please see the Website Terms of Use/Policy at www.pepper.com.au/privacy-policy).

Access to information and Privacy Policies You may gain access to the personal information and credit-related information that we hold about you by contacting us. A copy of Pepper’s privacy policy can be obtained at www.pepper.com.au/privacy-policy or by emailing privacyofficer@pepper.com.au. Links to the privacy policies and credit reporting policies of our Mortgage Insurers and credit reporting bodies (CRBs) are shown at the end of this consent. These privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement – including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

Consumer and commercial credit-related information We may exchange your commercial and consumer credit-related information with entities listed below to assess an application for consumer or commercial credit and manage that credit (including to collect any payment that is overdue). In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

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

Disclose information to guarantors We and our Mortgage Insurers may disclose your personal information and credit-related information to any person (or their authorised representative) who proposes to guarantee or has guaranteed repayment of any credit provided to you or who indemnifies you in any way.

Exchange information We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- The CRBs identified below
- The lenders' mortgage insurers identified below
- Introducers including finance brokers, dealers, suppliers, mortgage managers, and persons who assist us to, or jointly with us, provide our products and services to you
- Any person who represents you including your financial consultants, accountants, lawyers, advisers, referees (such as your employer, to verify information you have provided) and representatives including executors, administrators, guardians, trustees attorneys and persons holding power of attorney
- Our auditors, accountants, lawyers, attorneys, and other external advisors
- Any industry or regulatory body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us
- Any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business
- Any person where we are authorised or required to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth)*, or by government and law enforcement agencies or regulators, or where you have provided us consent
- Entities to whom we outsource some of our functions and external service providers (for example IT services, entities to help verify your identity including organisations providing online verification of identity, entities to help verify your income and expenditure, entities to help identify, investigate and prevent illegal activities such as fraud etc) or that provide information and infrastructure systems
- Other financial institutions such as banks, for example to process a claim for mistaken payment
- Real estate agents
- Medical professionals, medical facilities or health authorities who verify health information you may provide
- Insurers, valuers, debt collection agencies auditors, insurers, re-insurers and health care providers
- Any person considering acquiring an interest in our business or assets
- Any person who is a supplier of an asset to you
- Security registration bodies
- Other persons who have an interest in the property offered to us as security
- Other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee
- Any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims
- Associated businesses that may want to market products to you

Customer identification We and our Mortgage Insurers may disclose your name, date of birth and address to an organisation, including CRBs, providing verification of your identity to request an assessment of whether that information matches information they hold in their files (an "Information Match Request")

(this may also include online electronic identity verification). Your personal details will be matched to information held by the issuer of

the identification document (the "Official Record Holder") via the use of third party systems. Alternative means of verifying your identity may be available.

We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

Mortgage Insurers We may disclose personal information and credit-related information to the lenders mortgage insurers and the title insurers (collectively, Mortgage Insurers) listed below. Where permitted by the *Privacy Act 1988*, the Mortgage Insurers may disclose your personal information and credit-related information to us and to third parties including: the CRBs listed below; rating agencies; the Mortgage Insurer's related entities, service providers, agents, contractors and external advisors; reinsurers, other mortgage insurers and mercantile agents; payment system operators, other financial institutions and credit providers; other parties for the purposes of securitisation and fraud prevention; your guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities. Where permitted by the *Privacy Act 1988*, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments.

Where permitted by the *Privacy Act 1988*, the Mortgage Insurers will hold, use and disclose your personal information and credit-related information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims, enforcing a mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management involving securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the *Insurance Contracts Act 1984 (Cth)* and the *Privacy Act 1988*. If the personal information and credit-related information is not disclosed to the Mortgage Insurer(s), it will not be possible for the Mortgage Insurer to process the credit provider's request for insurance and we may not be able to arrange or provide credit for you, or provide other services.

The Mortgage Insurers that we may disclose your personal information and credit-related information to are:

Genworth Financial Mortgage Insurance Pty Ltd who can be contacted and a copy of the privacy policy and credit reporting policy obtained on (02) 8248 2597 or www.genworth.com.au; and

QBE Lenders' Mortgage Insurance Limited who can be contacted and a copy of their privacy policy and credit reporting policy obtained on 1300 367 764 or www.qbelmi.com.

The privacy policies and credit reporting policies of the Mortgage Insurers contain information about how they collect, use, hold and disclose your personal information and credit-related information, how you may access the personal information and credit-related information those entities hold about you, how to seek correction of that information, how you may complain about a breach of your privacy, and how that complaint will be dealt with.

Information given about other people If you have provided us with information about another individual (such as your employer, spouse, referee or solicitor), you must let them know that:

- We have collected their personal information to assess your application and manage any credit provided to you
- We may exchange this information with any parties set out in this document and our privacy policy
- We handle their personal information in the way set out in our privacy policy and that they can obtain a copy of Pepper's privacy policy at www.pepper.com.au/privacy-policy or by emailing privacyofficer@pepper.com.au.

Where you provide us with the personal information of another person, you confirm that you are authorised to provide these identification details to us on that person's behalf.

Overseas Disclosure We and our Mortgage Insurers may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas in the United Kingdom, European Union, Asia Pacific, United States of America and the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies. Whilst we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to an overseas entity may not have the same protection as under the Australian Privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

Storage and Security We and our Mortgage Insurers may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Verification of Income We may disclose your personal information to our mutually agreed intermediary, Verifier Australia Pty Ltd (Verifier) for the purposes of verifying your income. Verifier will then, on your behalf:

- request access to data that organisations hold about your superannuation contributions, payroll and employer. This request is made using your right of access to your personal information, in accordance with the Privacy Act 1988; and
- calculate your income and give Us a response about your income and employment.

Following this, We will use the information returned to Us from Verifier to assess your application with Us.

If your income can't be electronically verified, you'll be given an alternative option.

We will not disclose your personal information to Verifier until we have verified your identity.

You can ask Us to give you access to the data that Verifier obtains, and the response they give Us, at any time.

Verifier Australia Pty Ltd (Verifier) - more information about how Verifier uses, discloses, and stores your data is available here:

<https://www.verifier.me/>
<https://www.verifier.me/privacy/>

Credit Reporting Bodies We and our Mortgage Insurers may exchange your personal information and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

Illion -
[illion.com.au](http://www.illion.com.au)
<http://www.illion.com.au/privacy-policy>

Experian Australia Credit Services Pty Limited -
[experian.com.au](http://www.experian.com.au)
<http://www.experian.com.au/privacy-policy>

Equifax Pty Limited -
[equifax.com.au](http://www.equifax.com.au)
<https://www.equifax.com.au/privacy>

Electronic Communications Consent (ECC): I/We consent to the receipt of notices and other documents electronically. I/We nominate and authorise Pepper to act on instructions sent electronically by me/us, this consent and authority will apply to all communications permitted to take place electronically by law. I/We understand that upon giving this consent:

Pepper may no longer send paper copies of notices and other documents sent to me/us

I/we should regularly check my/our electronic communications for notices and other documents and ensure my/our email address/residential address and contact numbers remains current (or as otherwise notified to Pepper).

Pepper may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and

I/we may withdraw my/our consent to the giving of notices and other documents by electronic means at any time, by notifying Pepper in writing.

I/we understand that the provision of electronic documents does not alter my/our obligations under any terms and conditions of any credit contract. I/We have facilities to enable us to print the notice or other document sent to me/us electronically.

I/we understand that Pepper will send electronic communications to the email address for service you have nominated in your loan application.

SIGNATURE AND DATE

I acknowledge and confirm that:

- I consent to the use and disclosure of my personal information and credit-related information as set out above;
- where I provide personal information about any other person I am authorised by that person to do so;
- personal information that I provide will be used for identity verification purposes; and
- personal information that I provide will be subject to an Information Match Request in relation to relevant Official Record Holder information, and that a corresponding Information Match Result will be provided via the use of third party systems.
- I/we consent to receiving notices and other documents from Pepper Money electronically to the email address for service nominated in the loan application as detailed in the Electronic Communications Consent (ECC) above.

Name (print)	<input type="text"/>	Signature
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Date	<input type="text" value="/"/>	
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Name (print)	<input type="text"/>	Signature
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Date	<input type="text" value="/"/>	
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Name (print)	<input type="text"/>	Signature
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Name (print)	<input type="text"/>	Signature
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Date	<input type="text" value="/"/>	
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CUSTOMER ACKNOWLEDGEMENT

- I/we have read and understand the particulars which have been completed in the application form and in any form supplement to this application form and confirm that the particulars are true, complete and correct and have been provided to Pepper Money to enable it to determine whether or not to provide to me/us a new loan for which I/we make formal application.
- I/we understand and agree that Pepper Money may cancel or withdraw an application, approval or offer for credit facilities if it believes the particulars are not true and correct.
- I/we confirm that all information provided is true and accurate including all financial commitments.
- If consolidating or refinancing existing debts, I/we understand that repaying these debts over a longer term may cause more interest to be paid and equity in the secured property to build at a lower rate.
- I/we understand that if selecting a fixed rate loan (or split loan), there are no break cost fees associated with early repayments and no break costs if the fixed rate loan is paid out prior to the end of the fixed term.
- I/we understand that rate lock is available for new Fixed Rate home loan applications (not available for loan variations). I/we understand that to request this, the Fixed Interest Rate Lock Authority Request must be completed and submitted.
- I/we understand that if I/we choose a Fixed rate interest only loan, the fixed rate term must equal the interest only term and that the maximum interest only term is 5 years.
- I/we understand that if I/we capitalise fees and charges to the loan, I/we will pay interest on these amounts.
- I/we understand that if selecting a fixed rate loan that an Offset Sub-Account, Visa Debt Card and Redraw are not available.
- I/we understand that once a valuation of the property(s) offered as security has been undertaken there will be no refund of any of the application fee.
- I/we understand that documentation may be requested to verify the information provided in this application.
- I/we consent to receiving notices and other documents from Pepper Money electronically and that electronic communications will be sent to the email address for service I/we have nominated in this loan application.
- I/we acknowledge that we may no longer send paper copies of notices, statements, disclosures and other documents to you;
- I/we acknowledge that we need to check our email regularly for notices, statements, disclosures and other documents;
- I/we acknowledge that Pepper Money may send notices, statements, disclosures and other documents by email, or by emailing me/us to notify me/us that the document is displayed on, and can be retrieved from, a website; and
- I/we acknowledge that I/we can withdraw consent to receiving notices, statements, disclosures and other documents electronically at any time.
- I/we acknowledge that I/we have read and understand the agreements, authorisations, consents and declarations above.

Applicant /
Guarantor name

Date

Signature

Applicant /
Guarantor name

Date

Signature