

Privacy Consent Form - Other Party

Pepper customer:

"Pepper means, Pepper Money Ltd ABN 55 094 317 665 and its related bodies corporate.

"Personal information" includes any information or an opinion about an 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, and any other information we may need to identify you including publically available information from public registers and social media.

Privacy consent

By signing this document you consent to Pepper and some other entities collecting, using, holding and disclosing personal information about you for the purposes of arranging or providing credit to the customer, complying with our obligations under Australian laws and managing our relationship with the customer.

You can find out more about how we deal with your privacy by viewing our privacy policy at www.pepper.com.au/privacy-policy. We may seek and obtain further personal information about you during the course of our dealings with the customer. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or do not provide us with your personal information we may not be able to provide services to the customer . Pepper may collect, use, hold and disclose personal information about you for the purposes of complying with our obligations under Australian laws and managing our relationships.

Privacy policy

You may request access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.pepper.com.au/privacy-policy or by contacting us on 1800 737 737 . The privacy policy contains information about how you may request access to or seek correction of the personal information we hold about you, how that personal information is managed, how you may make a complaint about the way we manage your personal information and how the complaint will be dealt with.

We may disclose your personal information to the following types of people or entities. Some of these entities may be located overseas. Please see our privacy policy for more information.

- Lawyers and advisers and representatives including executors, administrators, guardians, trustees, attorneys, regulator or government as required by law
- Entities to whom we outsource some of our functions
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Any person considering acquiring an interest in our business or assets
- Fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct

Overseas Disclosure

We may disclose your personal information to overseas entities including related entities and service providers located overseas in the European Union, Asia Pacific, the Philippines or the United States of America. 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.

Storage and Security

We may store your personal 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.

ACKNOWLEDGEMENT

I consent to the use and disclosure of my personal information as set out above.

I understand and agree that the assessment of the Pepper customer's capacity to repay their loan may depend on the ongoing availability and use of my income.

Full name
(including any middle names):

Signature

Date: