

Privacy and Credit Reporting Statement



I/We acknowledge that I/we have made an application for credit from the Lender noted in the Schedule and that I/we have provided personal information and credit-related information to the Lender in connection with that application for credit. In this statement, "personal information" has the same meaning as it does in the Privacy Act 1988 (Cth) (Privacy Act) and "credit-related information" means credit information, credit eligibility information and CP derived information as those terms are defined in the Privacy Act.

Credit eligibility information is credit reporting information supplied to us by a credit reporting body (CRB) and any information that we derive from it. Collectively, we refer to this as 'credit-related information'. The privacy 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.

The Lender generally collects, uses, holds and discloses the personal information and credit-related information that I/we provide for the purposes of assessing my/our credit-worthiness and for providing credit to me/us. The personal and credit-related information that the Lender may collect, use, hold and disclose includes my/our identity particulars including name, sex, address and previous two addresses, date of birth, name of employer, and details listed under any of my/our government-issued identity documents, including drivers licence or passport details; my/our application for credit or commercial credit; the fact that I/we have applied for credit and the amount; details of the amount and type of credit that have been provided to me/us by third parties or which I/we have guaranteed; any credit rating or credit assessment score that the Lender calculates about me/us or that a credit reporting body might provide to the Lender about me/us; details of any credit-related court proceedings or insolvency applications that relate to me/us; the fact that the Lender is a current credit provider to me/us; the fact that the loan repayments are overdue or that my/our loan repayments are no longer overdue; credit provided to me/us by the Lender has been paid or otherwise discharged and any other personal information or credit-related information that the Lender may collect about me/us either now or in the future.

I/We acknowledge and consent to the Lender also collecting personal and credit-related information about me/us from third parties. In such circumstances, I/we accept that the Lender will only be required to take such steps as are reasonable in the circumstances to ensure that I/ We are made aware of the matters contained in this privacy and credit reporting statement. The Lender may collect and use personal and credit-related information about me/us for the purposes of:

- providing credit to me/us and ensuring the repayment of that credit;
- where I/we offer to guarantee credit being provided to a third party, any purpose related to the giving of that guarantee;
- assessing the risk of me/us being unable to meet a liability to repay the credit provided to me/us or that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery;
- managing and administering my/our relationship with the Lender;
- if I/we give our consent, for marketing purposes (either by the Lender or by third parties) to promote the products and services provided by the Lender or other organisations to me/us;
- verifying my/our identity and the validity of government-issued identity documents that I/we have provided; and
- complying with legislative and regulatory requirements.

I/We acknowledge that without the provision of my/our personal or credit-related information to the Lender, the Lender may be unable to process or accept my/our application for credit or to operate or manage the credit provided to me/us. I/We also acknowledge that the Lender may need to verify my/our identity (including where required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or other applicable laws) and that it is impracticable for me/us to remain anonymous or use a pseudonym when dealing with the Lender.

The Lender may disclose personal or credit-related information of the kind it collects about me/us to:

- its related companies;
- debt collection agents and credit management agencies;
- credit reporting bodies and other credit providers;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- real estate agents (where the credit relates to the purpose of property);
- government bodies and other regulatory authorities (including where this is required or authorised by law);
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- external dispute resolution bodies;
- all parties involved in securitisation of the Lender's loans;
- other financial institutions and credit providers; and
- other parties named as a Lender.

Credit reporting bodies collect a range of credit-related information about individuals and use that information to provide credit reports to their customers relating to individuals who have applied for credit (or are guaranteeing credit). The credit reporting bodies that the Lender may disclose my/our credit-related information to and/or obtain my/our credit-related information from are:

- illion Data Registries Pty Ltd (whose contact details are available at www.illion.com.au/contact-us) (**illion**);
- Equifax Australia Information Services & Solutions Pty Ltd (whose contact details are available at www.equifax.com.au/contact) (**Equifax**); and
- Experian Australia Credit Services Pty Ltd (whose contact details are available at www.experian.com.au/contact-us/) (**Experian**)

These credit reporting bodies may include my/our credit-related information in reports provided to other credit providers to assist them to assess my/our credit worthiness. I/We acknowledge and consent to these credit reporting bodies (together with their related bodies corporate and their third party service providers) collecting, holding, using and disclosing my/our personal and credit-related information for identity verification purposes.

If I provide government-issued identity documents, including drivers licence or passport details, the Lender and/or any of the credit reporting bodies (or their related bodies corporate) that the Lender deals with may disclose this information in order to verify the document's validity with the Document Verification Service managed by the Commonwealth Attorney General's Department. Additionally, if I/we do not make any repayments or other installments of the credit provided by the Lender to me/us, if I/we commit fraud or try to do so, or if I/we otherwise commit a serious credit infringement, the Lender may also disclose this information to these credit reporting bodies. I/We acknowledge that this may affect my/our ability to obtain credit in the future.

I/We acknowledge that I/we may obtain a copy of the credit reporting bodies' credit reporting policies by contacting them using the contact details set out above. I/We acknowledge being informed that if:

- I/We believe that I/we have been a victim of fraud or identity theft, I/we have a right to contact the credit reporting bodies and ask them not to disclose my/our credit related information and that I/we should contact the credit reporting bodies using the contact details set out above if I/we wish to make such a request; and
- I/We have the right to request that credit reporting bodies do not use any credit-related information about me/us that is held by them for the purposes of pre-screening any direct marketing by credit providers (including the Lender) and that I/we should contact the credit reporting bodies using the contact details set out above if I/we wish to make such a request.

The Lender may hold personal and credit-related information about me/us in, or may disclose this information to third party service providers located in, one or more overseas countries. My/Our personal and credit-related information may be held in the United Kingdom, Japan, United States, New Zealand, India, Mexico, Philippines and Germany.

The personal information you provide to the Lender as evidence of your identity (including as contained in documents evidencing your identity) (**Identity Information**) may be disclosed to illion for the purposes of verifying your identity, including:

Privacy and Credit Reporting Statement



- checked by illion with the relevant government agency via the Document Verification Service (DVS); or
- with your consent, assessed by illion as to whether your Identity Information matches records held in illion's credit reporting database.

You can find more information about the DVS at

<https://www.idmatch.gov.au> or by telephoning/writing to:

Document Verification Service Attorney-
General's Department
3-5 National Circuit, BARTON ACT 2600
Call: 02 6141 6666
Email: DVS.Manager@ag.gov.au

If you consent:

- the Lender may disclose your full name, residential address and date of birth to illion and request them to provide an assessment of whether that information matches (in whole or in part) personal information held by them in their credit reporting database;
- illion may prepare and provide to the Lender such an assessment; and
- for the purposes of providing such an assessment, illion may use your name, residential address and date of birth and the names, residential addresses and dates of birth it holds about other individuals.

If you do not consent to the disclosure of Identity Information to illion for the purposes of verifying your identity, you may request that we verify your identity by using original or certified copies of your drivers licence or passport and any other documents we reasonably request.

I/we represent and warrant to the Lender that I/we are duly authorised to provide my/our personal and credit-related information to the Lender for these purposes.

I/We acknowledge and consent to:

- my/our personal and credit-related information being collected, used, held and disclosed for identity verification purposes and as otherwise described in this Privacy and Credit Reporting Statement;
- my/our personal and credit-related information being subject to an 'Information Match Request' in relation to relevant 'Official Record Holder' information held in the DVS and to a corresponding 'Information Match Result' being provided via the use of third party systems, as each of those terms is defined by the Attorney-General; and
- my/our personal and credit-related information being provided to a credit reporting body for the purpose of verifying my/our Identity Information.

The Identity Information you provide to the Lender will also be checked with various government departments via their websites. I/We acknowledge that my/our Identity Information may be checked with government agencies, including but not limited to the Department of Immigration & Citizenship and the Department of Foreign Affairs and Trade. I/We acknowledge that, if the relevant check proceeds on the relevant government agency website, this will be regarded as having assisted the Lender and credit reporting bodies (and their related bodies corporate) in verifying my/our personal and credit-related information.

Your Identity Information will also be used to check whether you are listed on a list of Politically Exposed Persons or on any other Australian or international government sanctions list. I/We acknowledge and consent to my/our personal information being used and disclosed to service providers (wherever located), including Mergermarket Consulting (Singapore) Pte Ltd trading as Acuris Risk Solutions, for the purpose of checking whether I/we are listed on any Politically Exposed Persons list or other government sanctions lists.

If you do not provide your driver licence or passport details or your Identity Information is not verified by illion or the DVS, we may not be satisfied as to your identity and you may not be able to provide you with our services

By signing the acknowledgment below, I/we agree and consent to:

- the Lender collecting, holding, using and disclosing the personal information and credit-related information about me/us for the purposes set out above; and
- the parties involved in the securitisation of the Lender's loans collecting, holding, using and disclosing any personal information or credit-related information that they receive about me/us from the Lender for the purposes of risk assessment and management involved in the securitisation and complying with any applicable legislation and regulatory requirements, subject to any restrictions imposed on the Lender under the Privacy Act.

The Lender will otherwise collect, hold, use and disclose my/our personal information in accordance with its Privacy Policy, which sets out how I/we may access and correct the personal information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our personal information. The Lender's Credit Reporting Policy sets out how the Lender will collect, hold, use and disclose any credit-related information about me/us, how I/we may access and correct the credit related information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our credit related information.

Schedule 1. In this Notice, the "Lender, Loan Servicer or Insurer" means each and every one of the following organisations (whether acting individually or together):

Lenders and Loan Servicer details

RedZed Lending Solutions Pty Ltd (and its related bodies corporate) (together "RedZed")
ABN 31 123 588 527 GPO Box 1693, Melbourne VIC 3001 PH 1300 722 462
Redzed's Privacy and Credit Reporting Policy is available at www.redzed.com.au/faqs

Resimac Limited ACN 002 997 935 (Resimac Group)

Level 9, 45 Clarence Street, Sydney, NSW 2000 Phone 1300 764 447
Web: www.resimac.com.au, Its privacy policy is set out at www.resimac.com.au/privacy

BC Invest Loans Pty Ltd - Lender

ACN 646 785 211
Level 1 274 Coventry Street
South Melbourne Victoria 3205
www.bcinvest.co

Origin Mortgage Management Services Pty Ltd ACN 601 349 071

On behalf of Columbus Capital Pty Limited ACN 119 531 252
Australian Credit License 337303: www.originmms.com.au

Sintex Consolidated Pty Limited Australian

Credit License 385129 Australian Financial Services License 385129
Level 3, 458 Wattle Street, Ultimo NSW 2007
Telephone: (02) 9278 9700 Website: www.sintex.com.au
Its privacy policy is set out at <http://www.sintex.com.au/files/online-privacy>;
Email: privacy@sintex.com.au Note: Sintex Consolidated Pty Ltd is the trust manager and service

Perpetual Trustee Company Limited (and associated entities)

ABN 42 000 001 007
L12, Angel Place, 123 Pitt Street, Sydney NSW 2000.
PH 02 9229 9000

Permanent Custodians Limited Australian

Credit License 235129 Australian Financial Services License 235129
Address: L 2, 35 Clarence Street, Sydney NSW 2000 Telephone: (02) 9551 5000
Web: www.bnymellon.com.au Email: compliance_australia_branch@bnymellon.com
Its privacy policy is set out at <http://www.bnymellon.com/australia/en/privacy.html>

Perpetual Corporate Trust Limited

ACN 000 341 533
Level 12, 123 Pitt Street, SYDNEY NSW 2000
PH 02 9229 9000

BC Asset Management Pty Ltd - Loan Servicer

ACN 636 310 168
Level 1, 274 Coventry Street
South Melbourne Victoria 3205
www.bcsecurities.com.au

AMAL Asset Management Pty Ltd - Backup Loan Servicer

ABN 31 065 914 918
Level 9, 9 Castlereigh Street
Sydney New South Wales 2000
www.amal.com.au

Direct Credit Home Loans Australia Pty Ltd (DCHLA) - Loan Servicer

ABN 62 089 595 488 ACL 392727
L4 Benson House, 2 Benson St, Toowong Qld 4069. PH 07 3726 1124
DCHLA's Privacy Policy is available at www.directcredit.com.au/about-us/privacy-statement/

Insurers

Helia Group Limited (ABN 72 154 890 730).

Helia Insurance Pty Limited (ABN 60 106 974 305).
Level 26, 101 Miller Street, North Sydney NSW 2060.
www.helia.com.au

QBE Lenders' Mortgage Insurance Limited

ABN 70 000 511 071 Level 21, 50 Bridge Street, Sydney NSW 2000
www.qbelmi.com.au

First American Title Insurance Company of Australia Pty Ltd

ABN 64 075 279 908 PO Box Q1465, QVB Post Office NSW 1230
www.firsttitle.com.au