

By signing this document you consent to us, Mortgage Street Financial Services Pty Ltd ACN 099 516 499 Australian Credit Licence 383050 our related bodies corporate, and some other entities, collecting, using, holding, and disclosing personal and credit-related information about you; and confirm that you are authorised to provide any personal information you provide to us and consent to the disclosure of your name, residential address and date of birth to a credit reporting body or other organisation (including the document issuer or official records holder via third party systems and services) for the purposes of electronically verifying your identity as set out below.

You can find out more about how we deal with your privacy by viewing our privacy policy at

or contacting us on 02 8059 6500.

We and our lenders mortgage insurers (LMIs) 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 apply to the collection, use and disclosure of that information.

If you do not provide us with this consent or provide us with your personal or credit-related information we may not be able to arrange finance for you or provide other services.

We arrange and manage finance. Some of the funders we use are listed at the end of this consent. In this consent, 'we' includes us and those funders. We may collect, use, hold and disclose personal and credit-related information about you for the purposes of processing your application for credit, arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, complying with laws, allowing us to perform administrative tasks, direct marketing of products and services by us and managing our relationship with you. Please visit the Contact Us page of our website and follow the unsubscribe link if you do not wish to receive marketing material.

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 and amount of credit provided to you, repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments), court information, new arrangement information, personal insolvency information, and details of any serious credit infringements. Credit eligibility information is credit reporting information supplied to use by a credit reporting body (CRB) 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 publicly available information from public registers and social media. If you are applying for finance, we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details, and proof of earnings and expenses..

You may gain access to and seek correction of the personal information and credit-related personal information that we hold about you. A copy of privacy policy or credit reporting policy can be obtained by contacting us. The link to the privacy policy and credit reporting policy (where they have two separate policies) for our funders is shown at the end of this consent. These privacy policies and credit reporting policies (where there are two separate policies) contain information about how you may access or seek correction of your personal

information, credit information and credit eligibility information, how we manage that information, how you can complain about a breach of the privacy and credit reporting laws by us and how we will deal with such complaints. 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 assessing your credit worthiness, what happens if you fail to meet your payment obligations or commit a serious credit infringement, your right to request that 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-related information with entities listed below to assess an application for consumer or commercial credit and manage that credit. 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 and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity, and assisting you to avoid defaulting on your credit obligations. We may also notify other credit providers of a default made by you.

## DISCLOSE INFORMATION TO GUARANTORS

We and the LMIs listed below may disclose your personal and credit-related information, including credit eligibility information, to any person 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 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.

- CRBs, including for a credit guarantee purpose
- Finance brokers, mortgage managers, and persons who assist us to provide our products or services to you
- Anyone who represents you, including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers
- 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
- Entities to whom we outsource some of our functions or that provide information and infrastructure systems

- Trade insurers, other insurers, valuers and debt collection agencies
- Auditors, insurers, re-insurers and health care providers
- Any person where we are required by law to do so such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), or by government and law enforcement agencies or regulators
- Other guarantors or borrowers (if more than one) and borrowers or prospective borrowers of any credit you guarantee or propose to guarantee
- Any person where you have provided us consent
- Any of our associates, related entities or contractors such as claims related providers, including assessors and investigators that help us with the claim
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Associated businesses that may want to market products to you
- To other financial institutions – for example, to process a claim for mistaken payment
- Any organisation providing online verification of your identity.

## CUSTOMER IDENTIFICATION

We and our LMI's may disclose your name, residential address and date of birth personal information about you to an organisation (including a CRB, the document issuer or official records holder via third party systems and services) an organisation providing verification of your identity, including online verification of your identity. The organisation will give us a report of whether the information we have provided matches information held by the organisation. If we use these methods and are unable to verify your identity in this way, we will let you know. 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 to record the results of that matching.

Note: This personal information may be transmitted to New Zealand.

Note: If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

## LENDER'S MORTGAGE INSURERS (LMIs)

We may exchange personal and credit information with the LMIs listed below. Where permitted under the Privacy Act 1988 (Cth), the LMIs may exchange your personal and credit-related information with us and with third parties including: the CRBs listed below; rating agencies; the LMIs' related entities, service providers, agents, contractors and external advisers; 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 for insurance purposes

relating to your loan or guarantee. Where permitted by the Privacy Act 1988, the LMIs 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 under the Privacy Act 1988, the LMIs will hold, use and disclose your personal information and credit-related information for the purposes of securing and administering lenders' mortgage insurance or title insurance for your mortgage, including: assessing whether to provide insurance to us, 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 any mortgage and recovering the proceeds of sale; assessing hardship; conducting risk and credit assessments and management involving securitisation; fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; verifying personal and credit-related information provided to it; or any purpose required or permitted under the insurance contract, the Insurance Contracts Act 1984 and the Privacy Act 1988. If personal and credit-related information is not provided to the LMIs, it will not be possible for the LMIs to process the credit provider's request for insurance and we may not be able to arrange credit for you or provide other services.

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

The LMIs that we may disclose your personal information and credit information to are:

Helia Insurance Pty Limited who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or [helia.com.au/](http://helia.com.au/); and

QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or [qbeldmi.com](http://qbeldmi.com).

The LMIs and funders may disclose your personal and credit-related information to overseas entities including related entities and service providers located overseas including in USA, Canada, the United Kingdom, 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 and credit reporting policies (where they have two separate policies).

We and our LMIs may exchange your personal and credit-related information with the following CRBs. 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 a loan) and accordingly, may affect your ability to obtain credit from other lenders.

If you fail to meet your payment obligations or commit a serious credit infringement the funders may be entitled to disclose this to the CRB.

The privacy policies and credit reporting policies (where they have two separate policies) of the CRBs can be obtained by contacting the relevant CRB or on their website.

Equifax Pty Ltd  
Public Enquiries: 13 83 32  
Website: [www.equifax.com.au](http://www.equifax.com.au)  
Privacy Policy: <https://www.equifax.com.au/privacy>

Illion Australia Pty Ltd  
Public Enquiries: 13 23 33  
Website: [www.illion.com.au](http://www.illion.com.au)  
Privacy Policy: <https://www.illion.com.au/privacy-policy/>

Experian Australia Credit Services Pty. Ltd.  
Phone: 1300 783 684  
Website: <http://www.experian.com.au>  
Privacy Policy: <http://www.experian.com.au/privacy-policy>

This Privacy Consent was last updated on 28 June 2022

**Mortgage Manager**

Mortgage Street Financial Services Pty Ltd

**Servicer**

Mortgage Street Capital Pty Ltd who can be contacted and a copy of the privacy policy obtained on 02 8059 6500 or mortgagestreet.com.au.

**Insurers**

HELIA INSURANCE Pty Ltd who can be contacted and a copy of the privacy policy and credit reporting policy obtained on 1300 655 422 or helia.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 qbelmi.com

**Credit Reporting Bodies (CRBs)**

Equifax Pty Ltd – <https://www.equifax.com.au/privacy>

Illion Australia Pty Ltd – <https://www.illion.com.au/privacy-policy>

Experian Australia Credit Services Pty Ltd – <http://www.experian.com.au/legal/privacy.html>

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| <p>You apply for credit. You and any guarantors are all aged over 18 years</p> <p>The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on.</p> <p>You consent to the disclosure of this application and any loan information (inc luding statements of acc ount, requests for pay ment, etc ) before, during or after the loan to any guarantor.</p> <p>You agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents.</p> <div></div> <div></div> <div></div> | <div>Declaration as to purpose of credit</div> <p>I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:</p> <ul style="list-style-type: none"><li>• business purposes; or</li><li>• investment purposes other than investment in residential property.</li></ul> <div>IMPORTANT</div> <p>You should only sign this declaration if this loan is wholly or predominantly for:</p> <ul style="list-style-type: none"><li>• business purposes; or</li><li>• investment purposes other than investment in residential property.</li></ul> <p>By signing this declaration you may lose your protection under the National Credit Code.</p> |
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