

## B2B Capital Pty Ltd Privacy Consent Form

### Permission to obtain and disclose credit and related personal information

<p><b>What information can be disclosed?</b></p>	<p>The Privacy Act 1988 (<b>Act</b>) allows certain information about the applicant and any guarantor referred to in this application (<b>you</b>) to be disclosed, including:</p> <ul style="list-style-type: none"> <li>• Details to identify you, such as your name, sex, date of birth, current and 2 previous addresses, your current or last known employer, and your driver's licence number.</li> <li>• The fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor.</li> <li>• Advice that payments previously notified as unpaid are no longer overdue.</li> <li>• Payments overdue for at least 60 days and for which collection action has started</li> <li>• Cheques for more than \$100 drawn by you which have been dishonoured more than once</li> <li>• In specified circumstances, that in our opinion you have committed a serious credit infringement.</li> <li>• The fact that credit provided to you by us has been paid or otherwise discharged.</li> <li>• Other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Act, including a credit report.</li> </ul>	
<p><b>Who can give or obtain information?</b></p>	<p style="text-align: center;"><b>Credit Providers</b></p> <p>We (your loan originator) and our related corporations, any introducer, dealer or broker referred to in the loan application, any person assisting in processing the loan application, and other entities involved in the funding, loan servicing or securitisation of your loan, (the <b>Credit Providers</b>) may:</p> <ul style="list-style-type: none"> <li>• Obtain a commercial and a consumer credit report containing information about you from a credit reporting agency.</li> <li>• Exchange credit information about you with each other, and</li> <li>• Exchange credit information about you with any credit reporting agency and any other provider of credit to you named in your credit application or accredit report from a credit reporting agency.</li> </ul>	<p style="text-align: center;"><b>Guarantors</b></p> <p>The Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.</p> <hr/> <p style="text-align: center;"><b>Lenders mortgage and trade insurers</b></p> <p>A lender's mortgage insurer or a registered trade insurer may obtain a consumer credit report about you from a Credit Provider or from a credit reporting agency to assess whether to provide lenders mortgage insurance to us in relation to an application for consumer credit or whether to provide trade insurance to us in relation to an application for commercial credit.</p>
<p><b>When can information be obtained or disclosed?</b></p>	<p>This information can be obtained or disclosed by the Credit Providers before, during or after the provision of credit, for the various purposes prescribed by the Act including:</p> <ul style="list-style-type: none"> <li>• Assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.</li> <li>• If you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours.</li> <li>• To allow a credit reporting agency to create or maintain a credit information file about you.</li> </ul>	

## Privacy notice in respect of personal information

<b>General</b>	<p>Your right to privacy is important to us. This statement explains the types of information the Credit Providers hold about you and any guarantor referred to in your loan application, your privacy rights and our general rights and obligations in relation to your personal information. When you apply for a loan with us, the application form, whether paper-based or electronic, will contain (or be linked to) notices and requests for consent required by the Privacy Act 1988.</p> <p>The application form or website screen which collects your personal information will specify how we use and disclose your information in more detail.</p> <p>You may request access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date</p>	
<b>What types of information the Credit Providers</b>	<p>The Credit Providers hold information that identifies you, such as your name and address and other information provided by you and people nominated by you when you made the loan application.</p> <p>The Credit Providers may also hold or collect information obtained from other sources, such as a credit report about you and valuers reports about any property which secures your loan.</p> <p>During the course of our relationship with you, the Credit Providers may gather information about you relating to other products and services that the Credit Providers or our preferred providers provide to you and form views about how the Credit Providers can improve our relationship with you.</p>	
<b>How the Credit Providers may use your personal information</b>	<p>We use your personal information to:</p> <ul style="list-style-type: none"> <li>• help us process any application you make for new products or services;</li> <li>• administer and manage all products or services we provide to you; and</li> <li>• facilitate our internal business operations, including fulfilling legal requirements and conducting confidential systems maintenance and testing.</li> </ul>	<p>We may also use your personal information to:</p> <ul style="list-style-type: none"> <li>• analyse products and customer needs and develop new products; and</li> <li>• inform you of products and services provided by us or our preferred providers which we consider may be of value or interest to you, unless you tell or have previously told us not to.</li> </ul>
<b>The Credit Providers' rights to disclose your personal information</b>	<p>The Credit Providers may disclose your personal information, if it is necessary to do so in the following circumstances:</p> <ul style="list-style-type: none"> <li>• to our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis, for example, our lenders' mortgage insurer, registered trade insurer, mailing house, valuers, surveyors, auctioneers, real estate agents and debt collectors;</li> <li>• to other persons who have an interest in any property offered to us as security;</li> <li>• to a guarantor, or person who is considering becoming a guarantor;</li> <li>• to any party acquiring an interest in your loan and any related securities provided by you or any other person (including mortgages and guarantees);</li> <li>• to government agencies, in connection with your mortgage, for example to stamp and register mortgages;</li> <li>• to anyone acting on your behalf, for example your financial broker, solicitor or accountant, unless you tell us not to, referees, or any financial institution nominated by you (for example in a direct debit form) or anyone else you request; and</li> <li>• where the law requires or permits us to do so or if you consent.</li> </ul>	
<b>Your authority to the Credit Providers</b>	<p><b>By continuing to maintain a loan with us, you consent to us maintaining, using and disclosing your personal information in the manner set out in this privacy statement.</b></p>	
<b>Marketing purposes</b>	<p>The Credit Providers may use, and share with our related entities, information about you for marketing our products with you.</p> <p>If you do not want to receive any information about products and services (supplied by us or our preferred providers) which we consider may be of value or interest to you please tick this box. <input data-bbox="1374 1854 1426 1906" type="checkbox"/></p>	

<b>Acknowledgement</b>	By signing this application, you acknowledge having read and understood these permissions to obtain, use and disclose information. You authorise the Credit Providers to give, use and obtain, in accordance with the Privacy Act, the information specified above until the credit is repaid in full.
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If you have any questions relating to this privacy statement please contact us on **1300 728 796**.

**Borrower Benefit Declaration**

I/we declare that all borrowing entities will receive a financial benefit from any Credit provided pursuant to this application.

**General Declarations**

1. I/we declare that I/we will not use any Credit provided pursuant to this Application for unlawful or criminal purposes of for the repayment of debts incurred through gambling.
2. I/we acknowledge that B2B Capital and the Credit Providers will rely upon the information contained in this Application including the information which was provided by me/us or with my/our Application in order for B2B Capital and the Credit Providers to assess my/our ability to make loan repayments and approve this Application.
3. I/we acknowledge that no fee or charge (including without limitation any title insurance premium) paid or to be paid in respect of my/our Application (or any loan made as a result of that Application) is refundable in any circumstance unless expressly stated in the loan documentation.

All Applicants to sign and date below:

Full Name	Signature	Date
Full Name	Signature	Date
Full Name	Signature	Date
Full Name	Signature	Date