

9 : Privacy Notice & Consent

This privacy notice and consent relates to an application (the application) you make to a Lender for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations or your loan or a guarantee of the loan. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

The Lender will submit the application to a credit provider to consider. If the credit provider approves the application, it may seek lender's mortgage insurance (LMI) cover from a lenders mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

PRIVACY NOTICE

This privacy notice tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

ORGANISATIONS THAT COLLECT INFORMATION ABOUT YOU

This privacy notice and consent covers the following organisations that may collect information about you relating to the application or your loan or a guarantee of the loan are listed in the Schedule

Each of those organisations is described below separately as "we" and "us". The LMI insurers and the title insurer are described together below as "insurers".

HOW INFORMATION IS COLLECTED FROM YOU

We will collect information about you from you directly whenever we can. Most information will be collected from the application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in the application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the credit provider for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

HOW INFORMATION IS COLLECTED FROM OTHER SOURCES

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we obtain information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information) from a credit reporting body for any purpose described below;
- we obtain information about your loan or a guarantee of the loan from another organisation described above;
- we can't get hold of you and we rely on publicly available information to update your contact details;
- we check property, you offer as security, through public registers or our service providers; or
- we exchange information with your legal or financial advisers or other representatives.

WHEN THE LAW AUTHORISES/REQUIRES COLLECTION OF INFORMATION

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify your identity under Australian Anti-Money Laundering law.

HOW YOUR INFORMATION MAY BE USED

The credit provider or the Lender may use information about you for purposes including:

- giving you information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested;
- processing the application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- identifying you;
- telling you about other products or services it or its related companies make available and that may be of interest to you, unless you tell them not to;
- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding it; and
- any purpose to which you have consented.

You can let the credit provider or the Lender know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable. Also, the credit provider or the Lender may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the credit provider or to address the credit provider's arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

An LMI insurer may use information about you:

- to decide whether to insure a lender under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to the credit provider;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a lender if the LMI insurer pays out an

insurance claim on your loan or the loan you guarantee;

- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI insurer issues to the credit provider relating to your loan.

The title insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the credit provider;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place;
- to deal with claims and to enforce a loan or a guarantee in place of the credit provider if the title insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements; and
- for any other purpose under the contract between the credit provider and the title insurer.

WHAT HAPPENS IF YOU DON'T PROVIDE INFORMATION

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process the credit provider's request for insurance. In that case, the credit provider may not be able to assess this application;
- for the credit provider or a Lender to manage or administer the loan the credit provider makes to you;
- verify your identity or protect against fraud; or
- in the case of the credit provider or Lender, to let you know about other products or services that might be suitable for your financial needs.

SHARING YOUR INFORMATION

SHARING WITH OTHER ORGANISATIONS

We use and share information about you with other organisations described above for the purposes described above.

SHARING WITH RELATED COMPANIES

We may share information about you with our related companies for the purposes described above.

SHARING WITH YOUR REPRESENTATIVES AND REFEREES

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers or real estate agents); and
- your referees, such as your employer, to confirm details about you.

SHARING WITH CREDIT REPORTING BODIES

We may disclose information about you to a credit reporting body in relation to the application or your loan or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other credit providers) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other credit providers.

SHARING WITH THIRD PARTIES

We may disclose information about you to third parties, in relation to: considering the application; administering your loan; exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the credit provider relating to your loan or the loan you guarantee. Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the Lender;
- other financial institutions, like banks;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including re-insurers and underwriters, credit providers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- payment system operators to allow us to investigate or correct payments on your loan; and
- service providers (including data consultants and IT contractors),

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Also, the credit provider may disclose information about you, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop the credit provider's business systems, procedures and technology infrastructure;
- organisations that produce cards, cheque books or statements for the credit provider in relation to your loan or the loan you guarantee;
- organisations that assist the credit provider with product planning, research and development; and
- mailing houses and telemarketing agencies that assist the credit provider to communicate with you.

PROVIDING YOUR PERSONAL INFORMATION OR CREDIT-RELATED PERSONAL INFORMATION

SHARING OUTSIDE OF AUSTRALIA

QBE may disclose information about you to related companies situated in the Philippines. Genworth may disclose information about you to related companies situated in the USA, Canada or the United Kingdom. RESIMAC may disclose information about you to related companies situated in New Zealand.

The title insurer or its related entities may disclose information about you to related companies situated in the USA, Malaysia or India.

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country information about you may be held.

We may disclose information about you to overseas entities including in the Philippines, Asia-Pacific, European Union, Romania, United Kingdom, Canada or the United States of America. More information on overseas disclosure may be found in our Privacy Policy.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation, described above, that disclosed the information to the overseas organisation will not be responsible for that disclosure.

Each credit provider and service provider:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia

ACCESSING YOUR INFORMATION

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

CORRECTING YOUR INFORMATION

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

COMPLAINTS

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

PRIVACY POLICY

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of that policy at our website address set out in the schedule.

CONSENT

By signing this form, you consent to:

- us obtaining information about you from a credit reporting body;
- to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or
- to assess whether to accept you as a guarantor of the loan;
- us exchanging information about you with other credit providers to: assess the application;
- assess whether to accept you as a guarantor; assist you to avoid defaulting on your loan or your guarantee; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;
- if you are a joint applicant under the application or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process the application and to administer your loan;
- us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about:
- the application and details of the obligations guaranteed or proposed to be guaranteed;

- your credit worthiness, credit capacity or credit history; and
- any other matter we decide is relevant to a potential guarantor or guarantor;
- if the credit provider or Lender requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the credit provider or the Lender disclosing to that insurer information about you for any purpose in connection with that insurance;
- us checking the details of the information you gave in the application. They may contact any person you named in the application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with the application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging information (including credit eligibility information) about you with any person acting on your behalf (like a broker or a referrer) relating to processing the application and establishing and managing your loan or your guarantee;
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a state or territory government in relation to a First Home Owner Grant application you make.

For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the schedule;

- the credit provider disclosing your credit eligibility information to other organisations participating in securitising the credit provider's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files; and
- us using the information in the application to better understand and/or manage your relationship with us.

INFORMATION ABOUT OTHER PEOPLE

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to the application or a loan you get from the credit provider to us, you will let that other person know that:

- we have collected their information to assess the application, to manage any loan you get from the credit provider and for any other purpose set out in the privacy notice above;
- we may exchange this information with other organisations set out in that privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can:
- access or request a copy of that privacy policy or privacy notice; or
- access the information we hold about them,
- by using the contact details for us in the schedule; and
- you may not be able to get credit from the credit provider or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

MORE ABOUT THE CREDIT REPORTING BODY WE USE

CONTACT DETAILS

We may give information about you to one or more credit reporting bodies in relation to the application or your loan. Currently, we deal with Equifax Pty Ltd. Equifax's contact details are in the schedule. Equifax has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Equifax's website set out in the schedule.

IF YOU THINK YOU HAVE BEEN THE VICTIM OF A FRAUD

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

IF YOU DON'T WANT YOUR INFORMATION USED BY THEM FOR DIRECT MARKETING/ PRE SCREENING PURPOSES

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

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SCHEDULE

1. In this Notice, the "Credit Provider" means each and every one of the following organisations (whether acting individually or together):

Allstate Home Loans Pty Ltd

ABN 86 010 377 018,
Australian Credit Licence 384512,
Level 8, 120 Edward Street, Brisbane
QLD 4000 telephone 1800 101 368.
Its privacy policy is set out at www.allstatehomeloans.com.au or by
telephoning the above number.

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited.

ABN 11 068 049 178 Australian Credit
Licence 237879, 80 Grenfell Street,
Adelaide SA 5000 telephone 1300 65
22 20.

Its privacy policy is set out at www.adelaidebank.com.au/policies or by
telephoning the above number

Lender

Brighten Home Loans Pty Limited

ACN 620 839 983
PO BOX H338, Australia Square,
NSW 1215, Australia
Web: www.brighten.com.au
Our privacy policy is set out at
<http://brighten.com.au/privacy>

Loan Servicer

Brighten Financial Pty Ltd

ACN 628 356 669
Suite 3201, 32nd Floor Australia
Square, 264 George Street
Sydney NSW 2000

La Trobe Financial Asset Management Ltd

ABN 27 007 332 363, Level 25, 333
Collins Street, Melbourne VIC 3000
telephone 1800 707 707. Its privacy
policy can be obtained by telephoning
the above number

La Trobe Financial Services Limited

ABN 30 006 479 527, Level 25, 333
Collins Street, Melbourne VIC 3000
telephone 1800 707 707. Its privacy
policy can be obtained by telephoning
the above number.

ORDE Financial Pty Ltd

ACN 634 779 990
Australian Credit License 522079,
162 Collins St Melbourne VIC
3000 Telephone 03 8657 2500
Its privacy policy is set out at
www.orde.com.au/privacy-policy
or by telephoning the above number

ORDE Mortgage Custodian Pty Ltd

ACN 638 083 548
Level 3, 162 Collins St, Melbourne,
VIC 3000
Tel: 03 8657 2500
Web: www.orde.com.au
It's privacy policy is set out at [https://
www.orde.com.au/privacy-policy](https://www.orde.com.au/privacy-policy)

Origin Mortgage Management

Services Pty Ltd ACN 601 349 071,
on behalf of Columbus Capital Pty Lim-
ited ACN 119 531 252 Australian Credit
Licence 337303: [www.originmms.com.
au](http://www.originmms.com.au) Perpetual Corporate Trust Limited
ACN 000 341 533: [www.perpetual.
com.au/privacy-policy.aspx](http://www.perpetual.com.au/privacy-policy.aspx)

Permanent Custodians Limited

ABN 55 001 426 384 Level 2, 35
Clarence Street, Sydney NSW 2000
telephone (02) 9551 5000. Its privacy
policy is set out at [www.bnymellon.
com/au/en/](http://www.bnymellon.com/au/en/) or by telephoning the
above number.

Perpetual Corporate Trustee Limited

ACN 000 341 533 123 Pitt Street,
Sydney NSW 2000 telephone 1300
730 862. Its privacy policy is set out at
www.perpetual.com.au/privacy-policy
or by telephoning the above number.

Perpetual Trustee Company Limited

ABN 42 000 001 007 Level 12, 123 Pitt
Street, Sydney NSW 2000 telephone
(02) 9229 9000. Its privacy policy is
set out at [www.perpetual.com.au/
privacy-policy](http://www.perpetual.com.au/privacy-policy) or by telephoning the
above number

Perpetual Trustees Victoria Limited

ACN 000 431 827, Level 12, 123 Pitt
Street, Sydney, NSW 2000 telephone
(02) 9229 9000. Its privacy policy is
set out at [www.perpetual.com.au/
Privacy-Policy](http://www.perpetual.com.au/Privacy-Policy) or by telephoning the
above number.

RedZed Lending Solutions

ABN 31 123 588 527 Australian Credit
Licence 311128, GPO Box 1693
Melbourne VIC 3001 telephone 1300
722 462. Its privacy policy is set out
at redzed.com/privacy-policy or by
telephoning the above number.

RESIMAC Limited

ABN 67 002 997 935 Australian Credit
Licence 247283, Level 9, 45 Clarence
Street, Sydney NSW 2000 Telephone
(02) 9248 0300 It's privacy policy is
set out at [www.resimac.com.au/en-au/
privacy](http://www.resimac.com.au/en-au/privacy) or by telephoning the above
number.

Sandhurst Trustee Limited

ABN 16 004 030 737 Australian Credit
Licence 237906, 18 View St, Bendigo
VIC 3550 telephone 1800 803 173.
Its privacy policy is set out at [www.sandhursttrustees.com.au/terms/
privacy-policy](http://www.sandhursttrustees.com.au/terms/privacy-policy) or by telephoning the
above number.

Sintex Consolidated Pty Limited

ABN 75 065 917 535 Australian Credit
Licence 385129 Level M, 458 Wattle
Street, Ultimo NSW 2007 Telephone
(02) 9278 9700 It's privacy policy is
set out at [www.sintex.com.au/files/
online-privacy](http://www.sintex.com.au/files/online-privacy) or by telephoning the
above number.

2. In this Notice the "Lender" means each and every one of the following organisations (whether acting individually or together):

Allstate Home Loans Pty Ltd

ABN 86 010 377 018, Australian Credit Licence 384512
Level 8, 120 Edward Street, Brisbane QLD 4001. Telephone 1800 101 368.
Its privacy policy is set out at www.allstatehomeloans.com.au or by telephoning the above number.

3. In this Notice the "Insurer" means each and every one of the following organisations (whether acting individually or together):

First American Title Insurance Company of Australia Pty Ltd

ABN 64 075 279 908, Level 10, 309
George Street Sydney NSW 2000
Telephone 1300 362 178. Its privacy
policy is set out at [www.firsttitle.com.
au/property-owners/privacy-policy](http://www.firsttitle.com.au/property-owners/privacy-policy) or by
telephoning the above number.

First Mortgage Services Pty Ltd (FMS)

ABN 49 110 202 429, Level 10, 309
George Street Sydney NSW 2000
Telephone 1300 360 757. Its privacy
policy is set out at [www.firstms.com/
privacy-policy](http://www.firstms.com/privacy-policy) or by telephoning the
above number.

Genworth Financial Mortgage Insurance Pty Ltd

ABN 60 106 974 305, Level 26, 101
Miller Street, North Sydney 2060
Telephone 1300 655 422. It's privacy
policy is set out at [www.genworth.com.
au/privacy-policy](http://www.genworth.com.au/privacy-policy) or by telephoning the
above number.

QBE Lenders' Mortgage Insurance Ltd

ABN 70 000 511 071, Level 8, 82 Pitt
Street, Sydney NSW 2000 Telephone
(02) 9231 7777. It's privacy policy
is set out at [www.qbelmi.com/
pg-QBE-Privacy-Policy-
Statement](http://www.qbelmi.com/pg-QBE-Privacy-Policy-Statement).
seo or by emailing [compliance.
manager@qbe.com.au](mailto:compliance.manager@qbe.com.au) or telephoning
the above number

4. In this Notice the "Credit Reporting Body" means each and every one of the following organisations (whether acting individually or together):

Equifax Pty Ltd

PO Box 964 North Sydney NSW 2059
Telephone 13 83 32 It's privacy policy
is set out at www.equifax.com.au/privacy
or by writing to the above address

Illion Australia Pty Ltd

PO Box 7405 St Kilda Road, Mel-
bourne VIC 3004 Telephone 13 23 33
It's privacy policy is set out at www.illion.com.au/privacy-policy or by
telephoning the above number

Experian Australia

PO Box 1969 North Sydney NSW 2060
Telephone 1300 783 684 It's privacy
policy is set out at [www.experian.com.
au/privacy-policy-terms-conditions](http://www.experian.com.au/privacy-policy-terms-conditions) or
by telephoning the above number

SIGNATURE OF APPLICANT / GUARANTOR

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct even if the information is not in my/our own handwriting and it is upon this basis that I/we make this application for credit. I/we Understand and acknowledge that Allstate Home Loans Pty Ltd recommends that each of them seeks independent legal or other financial advice prior to entering into any credit contract that the credit provider may offer to the applicant(s) as a result of this application or any related guarantee. I/we understand that the submission of this application does not constitute an acceptance to lend to me/us. I/we also confirm our agreement to the matters set out above.

Signature Applicant Name Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service? Yes No

Signature Applicant Name Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service? Yes No

Signature Applicant Name Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service? Yes No

Signature Applicant Name Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service? Yes No