

Privacy Act Notification and Consent

The following notifications (required under section 21C of the *Privacy Act 1988* (Cth)) are provided on behalf of **The Brown & Hurley Group Pty Ltd**.

You can contact B & H at:

Privacy Officer
Brown & Hurley
PO Box 1166
Beenleigh, QLD 4207
(07) 3441 7000
yatala.admin@brownandhurley.com.au

B & H may collect and use personal information, including credit information, for the purposes detailed below.

Some of the information may be provided to credit reporting bodies, such as Veda Advantage Information Services and Solutions Limited (**Veda**) and Dun & Bradstreet (Australia) Pty Ltd (**D & B**). Credit reporting bodies may include the information in reports provided to other credit providers to assist them to assess your credit worthiness.

If you fail to meet your payment obligations in relation to consumer credit, or if you commit a serious credit infringement, B & H may be entitled to disclose this to a credit reporting body.

B & H is unlikely to disclose credit information or credit eligibility information to any entities that do not have an Australian link.

If you do not provide the information requested, B & H may refuse to provide credit, or we may not be able to provide you with a requested facility or service.

You have the right to:

- Obtain a copy of the B & H's Privacy Policy, available at www.brownandhurley.com.au. This policy also deals with the management of credit-related personal information.
- Obtain a copy of Veda's policy about the management of credit-related personal information. A copy of this policy is available at www.veda.com.au.
- Obtain a copy of D & B's policy about the management of credit related personal information. A copy of this policy is available at www.dnb.com.au.
- Request access to the credit information and credit eligibility information B & H holds about you and request correction of that information, by contacting our Privacy Officer at yatala.admin@brownandhurley.com.au. Information about how you may access and correct the credit information and credit eligibility information B & H holds about you is set out in B & H's Privacy Policy.
- Make a complaint about the failure of B & H to comply with the Privacy Act or the Credit Reporting Privacy Code (CR Code). Information about how to make a complaint, and how that complaint will be dealt with, is set out in B & H's Privacy Policy.
- Inform credit reporting bodies not to use or disclose credit reporting information about you for the purpose of pre-screening of direct marketing by a credit provider (however you may still receive direct marketing communications from B & H). You can inform Veda and D & B in writing at:

Veda Solutions Group

GPO Box 964
NORTH SYDNEY NSW 2059
Email: customerrelations@veda.com.au

Website: www.mycreditfile.com.au

D & B
PO Box 7405
St Kilda Road
MELBOURNE VIC 3004
Public Enquiries: 1300 734 806
Website: www.checkyourcredit.com.au

or by completing the Do Not Contact form at: www.donotcontact.com.au

- Request a credit reporting body not to use or disclose credit reporting information about you if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

General Consent for Use and Disclosure of Credit-Related Information

The following authorisation is provided for B & H.

You agree that B & H can do any of the following at any time:

1. **Commercial credit information:** Seek and use commercial credit information about you to assess an application for consumer credit or commercial credit, for credit guarantee purposes or for securitisation purposes.
2. **Consumer credit information:** Seek and use consumer credit information about you to assess an application for commercial credit or consumer credit, for credit guarantee purposes or for securitisation purposes.
3. **Provide information to credit reporting bodies:** If you apply for any kind of credit, give to an Australian credit reporting body personal or credit information about you. The information may include:
 - (a) your identity particulars such as your name, sex, date of birth, current and previous addresses, current and last employer and your driver's licence number;
 - (b) the fact that an information request has been made in relation to you;
 - (c) the fact that credit has been applied for, the type of credit applied for and the amount;
 - (d) the fact that B & H or the credit provider is a current consumer credit provider to you, the type of consumer credit provided, the maximum amount of consumer credit available, the date the relevant credit contract was entered into and the date the credit was terminated or otherwise ceases to be in force;

- (e) whether you are solely or jointly liable for consumer credit, or whether you have agreed to be a guarantor (as applicable);
 - (f) agreed terms and conditions for the repayment of an amount of credit;
 - (g) your repayment history including:
 - (i) whether or not you have made a payment on time, or missed a payment obligation;
 - (ii) the day on which the payment in question was due and payable; and
 - (iii) if you make payment after the day on which it was due and payable, the day on which you make the payment;
 - (h) defaults in relation to payments of more than \$150 that are overdue for at least 60 days and for which default notices have been issued;
 - (i) repayments of default listed amounts, or notice that a previously listed default amount is no longer overdue;
 - (j) any new arrangement B & H or the credit provider may enter into with you subsequent to a default listing;
 - (k) in specified circumstances, that in our opinion you have committed a serious credit infringement; and
 - (l) the fact that credit provided to you has been repaid or otherwise discharged, or that a credit arrangement has otherwise come to an end.
4. **To avoid default:** Seek credit reporting information for the purpose of assisting you to avoid defaulting with respect to any consumer credit provided by B & H or the credit provider, provided B & H or the credit provider has a reasonable basis for believing that you may be at significant risk of defaulting.
 5. **Debt collection:** Seek information about you from a credit reporting body to disclose to debt collectors for the purpose of collecting overdue payments in relation to consumer or commercial credit provided by B & H or the credit provider. The types of information B & H or the credit provider may provide to a debt collector include identification information, court proceedings information, personal insolvency information and information about overdue payments.
 6. **Credit referencing:** Seek from and use or give to another Australian credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity for any purpose associated with assessing an application for commercial or consumer credit, managing a credit agreement, managing default under a credit agreement, collecting overdue payments or any other purpose permitted under the Privacy Act.
 7. **Exchange of information with advisers, auditors and contractors:** Seek from and use or give to any mortgage originator, broker, financial consultant, accountant, lawyer or other advisor, auditor or contractor acting in connection with any financing provided or proposed to be provided to you, or to any party whom you are guaranteeing, any personal information, credit information or credit eligibility information.
 8. **Securitisation:** Disclose any credit or personal information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with your loan.
 9. **Guarantors:** Provide credit-related information and other personal information, notices, statements, documents and financials to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or who has provided property as security for any credit provided to you, for the purpose of a potential guarantor considering whether to offer to act as a guarantor or to offer property as security for credit, for the purpose of keeping a guarantor informed about their guarantee, or for a purpose related to the enforcement of a guarantee.
 10. **Administrative and loan management purposes:** Use and disclose your personal information to establish, provide and administer any credit facility provided by B & H or the credit provider and to perform any other internal administrative and management functions and operations directly related to the provision or management of commercial or consumer credit by B & H or the credit provider. This includes the sharing of information between B & H and the credit provider for the purpose of managing your loan.
 11. **Serious credit infringements:** Disclose your personal information to another credit provider with an Australian link, or to enforcement bodies, in relation to serious credit infringements, provided B & H or the credit provider believes on reasonable grounds that you have committed a serious credit infringement.
 12. **Disputes:** Disclose your personal information to a recognised external dispute resolution scheme of which B & H or the credit provider is a member.
 13. **Additional disclosure:** Disclose personal information as required or permitted by law or a court/tribunal order.
 14. **Related Entities:** Disclose your personal information to related entities of B & H as defined under the *Corporations Act 2001* (Cth).

Verification of Identity

You agree that B & H and the credit provider may use your personal information for assessment and verification purposes in compliance with the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth) (**AML/CTF Act**). In order to comply with its obligations under the AML/CTF Act, the credit providers may request further personal information from you, even if such personal information was previously obtained.

Sensitive Information

If we request sensitive information about you (such as membership of a trade association, health information or criminal record), you consent to its collection and use for any of the purposes set out in this document.

Privacy Policy

You agree that B & H may use your personal information for any of the purposes disclosed in B & H's Privacy Policy at www.brownandhurley.com.au.

Authority to obtain Employment Information from Employer

You acknowledge and agree that:

- (1) B & H may contact your employer to confirm your employment and income details should this be required to assist with the approval of the loan application.
- (2) You or your finance representative must advise B & H immediately should any aspect of your employment conditions change between signing this application and the settlement of the loan.
- (3) Changes to your circumstances may affect loan approval.

Acknowledgements

The undersigned acknowledges:

- (a) B & H and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by B & H; and
- (b) Receipt of the B & H Privacy Collection Statement.

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Signature

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Print full name

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Date