

Independent Privacy Declaration

PLEASE READ CAREFULLY

“Parties” means Pepper Homeloans, Pepper Finance Corporation Limited ABN 51 094 317 647, Pepper Homeloans Pty Limited ABN 86 092 110 079, Pepper Australia Pty Limited ABN 55 094 317 665, Permanent Custodians Limited ABN 55 001 426 384 and BNY Trust Company Of Australia Limited ABN 49 050 294 052, any party who processes the loan application, the mortgage insurer, financiers, manager and any agent of the lender who has an interest in the credit.

By signing this document you consent to the Parties and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.pepperonline.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

The Parties may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. *Personal information* includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.pepperonline.com.au or by contacting us on 1800 737 737. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (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: The Parties may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers: The Parties may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors: The Parties and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information: The Parties may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers 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
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification: The Parties may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage Insurers (LMIs): The Parties may exchange personal and credit information with the lenders mortgage insurers (LMIs) listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with whom we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of 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 the insurance, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

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

- Genworth Financial Mortgage insurance Pty Ltd who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.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 qbelmi.com
- The privacy policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada and the United Kingdom.

The Parties may exchange your personal and credit information with the following credit reporting bodies:

Veda Advantage Ltd - veda.com.au

Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au

Experian - experian.com.au.

The Parties may exchange your personal and credit information with the following financiers:

Commonwealth Bank of Australia Limited (“CBA”)

ACN: 123 123 124

Address: Level 23, Darling Park Tower 1

201 Sussex St, Sydney NSW 2000

National Australia Bank Limited (“NAB”)

ABN: 12 004 044 937

Address: Level 29, 500 Bourke Street

Melbourne VIC 3000

Westpac Banking Corporation (“WBC”)

ACN: 007 457 141

Address: 275 Kent Street

Sydney NSW 2000

You consent to the use of your personal and credit information as set out above.

Applicant 1	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		
Applicant 2	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		
Guarantor 1	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		
Guarantor 2	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>		