

## Authorisation and Privacy Consent Form

By agreeing to this document you consent to us (EBP Money Pty Ltd ACN 167 062 526 Australian Credit Licence 535879 our related bodies corporate) collecting, using, holding and disclosing personal and credit-related information about you collectively called 'information' in this document.

Personal information includes any information which may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. If you use our website or mobile applications, we may collect information about your location or activity, including IP address, use of third party sites, and other user information.

Credit-related information means both:

- **Credit information**, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- **Credit eligibility information**, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

You can find out more about how we deal with your privacy by viewing our privacy and credit reporting policy at [www.ebpmoney.com.au](http://www.ebpmoney.com.au).

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

We may disclose your information to third parties including credit reporting bodies (CRBs) in a form that may enable those third parties to identify you. If we disclose your credit information to CRBs, we will use agreed standard common descriptors to describe the type of consumer credit we have provided to you.

Your consent is not required for us to disclose your personal information to CRBs to perform a credit check. If we obtain a credit report about you, that information may be recorded and may affect your credit standing.

If you have any questions or concerns about how we handle your information, please contact us at [info@ebpmoney.com.au](mailto:info@ebpmoney.com.au).

### How we handle your information

You agree to us collecting, using, storing and disclosing information about you. We can use your information to process your application for a product or services, to market products and services by us and by third parties, to verify your identity by using information held by a credit reporting body (CRB) and using other on line resources, and to perform associated tasks. We can also use your information to comply with laws (for example, the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*).

We may collect your information from you or from third parties.

We may, from time to time, collect sensitive information about you, including information about your health.

### Access to information and privacy and credit reporting policies

You may gain access to the information we hold about you or obtain a copy of our privacy and credit reporting policy at [www.ebpmoney.com.au](http://www.ebpmoney.com.au) or by contacting us at [info@ebpmoney.com.au](mailto:info@ebpmoney.com.au). Links to the privacy policies of the CRBs we deal with are shown at the end of this form. These privacy policies (including our privacy and credit reporting policy) contain information about how you may access or seek correction of your information, see how that information is managed, how to make a privacy-related complaint and how that complaint will be dealt with.

### Consumer and commercial credit-related information

We may exchange your commercial and consumer credit-related information with entities listed in the Schedule 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 information with other credit providers for the purposes of assessing your creditworthiness, credit standing and credit history or credit capacity, as well as assisting you to avoid defaulting on your credit obligations. We may also notify other credit providers of a default made by you.

### Exchange information with CRBs

We may give to and receive information about you and your credit worthiness from CRBs. CRBs may include information about you and this application in reports provided to other lenders to assist them to assess your credit worthiness. We may inform CRBs if you default, fail to meet your repayment obligations or commit a serious credit infringement. You can ask a CRB not to use a credit report about you for the purposes of pre-screening or direct marketing. You can also ask a CRB not to use or disclose credit reporting information about you if you have reasonable grounds to believe that you've been, or are likely to be, a victim of fraud.

The CRBs we may share information with are listed in the Schedule.

### Exchange information with other businesses

We may give or receive information about you to the following types of businesses, some of which may be located overseas.

- other financiers or credit providers ;
- finance brokers, funders, mortgage managers, and other people who assist us to provide our products or services;
- any person who represents you, including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- industry bodies, government authorities, tribunals, and courts;
- investors, advisers, trustees, ratings agencies and other businesses assisting us with funding;
- any person where we are authorised or required to do so by law;
- businesses who provide us with services or systems;

## SCHEDULE

### *Credit Reporting Bodies*

- Equifax Pty Limited – [www.equifax.com.au/credit-reporting-policy](http://www.equifax.com.au/credit-reporting-policy)
- Illion (Australia) Pty Limited – [www.illion.com.au/illion-credit-reporting-policy-australia/](http://www.illion.com.au/illion-credit-reporting-policy-australia/)
- Experian Australia Credit Services Pty Limited – [www.experian.com.au/privacy-policy-terms-conditions](http://www.experian.com.au/privacy-policy-terms-conditions)

### You:

- consent to the collection, use, holding and disclosure of my information as set out above; 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.

## Consent to Receiving Information Electronically

You consent to electronically receiving notices and other documents from us in connection with our dealings with you by e-mail or by accessing our website. You acknowledge that upon giving this consent:

- we may send you notices, statements, disclosures and other documents by e-mail, or we may e-mail you to notify you that the notice, statement, disclosure or other document is available for a reasonable period of time on our website for retrieval by you on your password protected section of our website;
- we may no longer send paper copies of notices, statements, disclosures and other documents to you;
- you will need to check your e-mail regularly for notices, statements, disclosures and other documents;
- you can withdraw your consent to receive notices, statements, disclosures and other documents electronically at any time;
- you have facilities to readily print notices, statements, disclosures and other documents retrieved from our website or e-mail if you desire;
- we will send electronic communications to your e-mail address for service you have nominated in this form. If you provide us with a new e-mail address at any time, we will send all future electronic communications to the new e-mail address unless instructed otherwise by you.

- insurers, valuers, and debt collection agencies;
- persons who are or are likely to be co-borrowers with you or to guarantee your loan;
- any person you expressly consent to;
- any of our related entities or associates;
- our agents, contractors or service providers that we engage to carry out our functions and activities;
- your referees and your employer;
- an organisation that assists us to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- any person considering acquiring an interest in our business or assets;
- associated businesses that may want to market products to you.

### Customer identification

We may disclose your name, residential address and date of birth to an organisation, including a CRB or other organisation (including the document issuer or official records holder via third party systems and services), to verify your identity. The organisation will use this information to give us an assessment/ report of whether or not the information we have 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 provide this consent, we will verify your identity in another way, which may require you to provide various supporting identification documents (either original or certified copies).

### Overseas disclosure

We and the businesses we disclose your information to may disclose this information to businesses located overseas in the United Kingdom or the Philippines. Overseas entities may be required to disclose this information to relevant foreign authorities under a foreign law. While we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those that apply in Australia. Any information disclosed to an overseas entity may not have the same protection as under the Australian privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.