



Privacy Consent Form

Consent for Sovereign Credit Pty Ltd of 263 Albany Highway, Victoria Park WA 6100, (08) 94150271 (we/us/our) ABN 77 089 890 326, Australian Credit Licence 392266, to collect, use and disclose personal and credit information from the applicant named in this privacy consent form (you/your).

Your privacy is important to us and we comply with the *Privacy Act 1988* (Cth) (**Privacy Act**). We collect personal and credit information about you only as is necessary for the purpose of assessing your credit or guarantee application, to comply with our responsible lending obligations and, if you are successful in your application, to enable us to establish and manage the relevant credit. We are required to collect your personal information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, the *National Consumer Credit Protection Act 2009* and the *Personal Property Securities Act 2009*. Without your information, we may not be able to process your application.

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

We manage your personal information and credit information in accordance with our Privacy Policy which is available upon request or at www.sovereigncredit.com.au.

COLLECTION

We will collect personal information about you, and if you are applying for credit or to be a guarantor, we will collect credit information about you from third parties such as other credit providers, credit reporting bodies (**CRBs**), your employer, any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or your finance broker. By signing this form:

- You consent to us collecting your personal information and credit information as outlined in this privacy consent form.
 - You consent to us obtaining a credit report or any information about your personal or commercial creditworthiness (if applicable) from a CRB or any business which provides this type of information.
 - Where you have provided information about another individual, you agree that you have obtained the consent of that individual and will inform that individual that we have collected that information as part of your application and of the contents of this privacy consent form.
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USE AND DISCLOSURE

We hold, use and disclose personal information and credit information that has been collected about you for the purpose of assessing and processing your application for credit or to be a guarantor, carrying out your instructions, managing our relationship with you, complying with legislative or regulatory requirements, for internal processes including product development, strategic planning, risk management and pricing, and (unless you tell us not to) contacting you to discuss other products and services that may be of interest to you, or for related purposes which you would reasonably expect.

We disclose your personal information and credit information to other entities (**Entities**) in the John Hughes Group (**Group**) and third parties including other credit providers, CRBs, our assignees, agents, contractors and external advisers, organisations for verifying your identity, your agents and advisers, law enforcement, regulatory and government bodies, anyone who introduces you to us, any person we consider necessary to execute your instructions, your current or prospective co-borrowers and co-guarantors and debt collection agencies. We may also include your personal information on any registers relevant to services we provide, such as the Personal Property Securities Register.

We may also disclose personal information about you, such as your name, residential address and date of birth, to an organisation (including a CRB) to verify your identity. The organisation will give us a report of whether or not the information

we have matches personal 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's 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 record the results of that matching.

By signing this form:

- You consent to us using and disclosing your personal information and credit information as outlined in this privacy consent form, which includes:
 - exchanging credit information about you with a CRB, for example to collect a consumer credit report for the purpose of assessing an application for, or collecting overdue payments of, commercial credit, to obtain a credit report about you, considering whether to accept you as a guarantor or security provider and to enable the CRB to create and maintain a file containing information about you; or
 - disclosing personal information about you to other third parties in relation to providing you with credit related products and services.
- You consent to us exchanging your credit information with other credit providers for purposes including to assess any credit or guarantee application by you, assess or comment on your credit worthiness and assess or report on the status of your credit arrangements including any breach.
- You consent to us disclosing your credit information to your guarantor, a person who has provided security for credit, or any person considering acting as a guarantor or providing security in relation to credit we provide to you.
- You consent to us disclosing personal information about you to an organisation providing verification of your identity, including online verification of your identity.

TRANSFER OF YOUR PERSONAL INFORMATION AND CREDIT INFORMATION OVERSEAS

We may disclose your personal information (which may include credit-related information) to overseas entities that provide support functions to us which may include car manufacturers providing warranties. These are located in France, Germany, Japan, Korea and the United States of America. You may obtain more information about these entities by contacting us. Where we do this, we make sure appropriate data handling and security arrangements are in place.

EXCHANGE OF PERSONAL INFORMATION AND CREDIT INFORMATION WITH CRBS

We may exchange your information, including any failure to meet consumer credit payment obligations, any fraud or other serious credit infringement, with CRBs. The CRB we use is Equifax.

Equifax's privacy policy (which explains how Equifax manages credit information) is at www.equifax.com.au/credit-reporting-policy and its contact details are at www.equifax.com.au/contact-us.

Equifax may include your information in reports to credit providers for assessing your credit worthiness. You can ask Equifax not to use or disclose your information if you believe you have been, or may be, a victim of fraud.

Credit reporting bodies may use information in 'pre-screening' you for direct marketing for credit providers. You can ask them not to do this.

Occasionally, we or other Entities, may use your personal information to contact you directly (whether via telephone, email, post or otherwise) to keep you up to date with the range of products and services available from us, or other Entities within the Group. By signing this form:

- You consent to us, and other Entities in the Group, using your personal information to contact you directly (either by telephone, email or other electronic means) to inform you of other products or services that may be of interest to you. You can opt out of this at any time by clicking the unsubscribe link in any emails, contacting our Privacy Officer on (08) 9415 0000 or writing to Privacy Officer, PO Box 273, Victoria Park WA 6979.

We will ask for your consent if we use your information in any way other than as described above.

We will not share your personal information with any third parties (other than Entities in the Group) for marketing purposes.

ACCESS, CORRECTION AND COMPLAINTS

Our Privacy Policy contains information about how you can access and make corrections to your personal information, how you may make privacy related complaints and how we deal with complaints.

RECEIVING INFORMATION ELECTRONICALLY

You may consent to receiving notices and other documentation relating to the credit application and other information from us electronically. By giving this consent, each borrower and guarantor understands that:

- (a) we may no longer send paper copies of notices and other documents to you;
- (b) you should regularly check your nominated email address for notices and other documents;
- (c) we may send the notices and other documents by email or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and
- (d) you may withdraw your consent to receiving of notice and documents by electronic means at any time.

CONSENT

Applicant's consent

By signing this form:

- You agree to the terms set out in this privacy consent form and consent;
- You consent to us collecting, using, disclosing, exchanging and transferring overseas your personal information and credit information as described in this privacy consent form; and
- You consent to receiving notices and documents electronically as described in the section titled "Receiving Information Electronically" above.

Applicant 1

Full Name: _____

Signature: _____

Date: _____

Applicant 2

Full Name: _____

Signature: _____

Date: _____

Guarantor's consent

By signing this form:

- You agree to the terms set out in this privacy consent form and consent;
- You consent to us collecting, using, disclosing, exchanging and transferring overseas your personal information and credit information as described in this privacy consent form; and
- You consent to receiving notices and documents electronically as described in the section titled "Receiving Information Electronically" above.

Guarantor 1

Full Name: _____

Signature: _____

Date: _____

Guarantor 2

Full Name: _____

Signature: _____

Date: _____