

PRIVACY CONSENT & ACKNOWLEDGEMENT

By signing this document or otherwise accepting this consent, you consent to the Resimac Group, our Funders, Service Providers, Originator or Credit Providers and other entities referred to in this document (collectively referred to as 'we', 'us', 'our') collecting, using, holding and disclosing personal and credit related information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.resimac.com.au/en-au/privacy or www.homeloans.com.au/privacy/ or by contacting us directly. We may seek and obtain further personal Information (including information) and credit related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide this consent or your personal and credit related information, we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit-related information about you for the purposes of arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws and managing our relationship with you. We may collect this information from you or from third parties.

We are also 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* (Cth).

PERSONAL AND CREDIT INFORMATION

Personal Information includes any information or an opinion from which your identity is apparent or reasonably apparent, such as, but not limited to, your name, date of birth, address, living expenses or occupation. Credit Information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Credit eligibility information is credit reporting information supplied to us by a credit reporting body (CRB) and any information that we derive from it. Collectively, we refer to this as 'credit-related information'.

PRIVACY POLICIES

You may request access to the personal information and credit-related information that we hold about you by contacting us. A copy of our privacy policy can be obtained from the links above, or by contacting us on 1300 764 447 or via customercare@resimac.com.au. Additionally, you may request the privacy policy of the Originator by contacting them on the details below. The privacy policies contain information about how you may access or seek correction of your personal Information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal Information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement - including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

COLLECTION AND DISCLOSURE OF INFORMATION

We may collect personal and credit-related information, and disclose such information to, the following types of entities, some

of which may be located overseas. Please see our privacy policy for more information.

- The CRBs we use are - Equifax Pty Ltd (www.equifax.com.au), Experian (www.experian.com.au), Illion (www.dnb.com.au)
- Introducers including finance brokers, mortgage managers and persons who assist us provide our products to you
- Financial Institutions, financial consultants, accountants, lawyers, advisers, valuers and real estate agents
- Any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us
- Businesses assisting us with funding for leases and loans
- Entities to whom we outsource some of our functions
- Trade insurers, other insurers, valuers and debt collection agencies
- 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 your information you have provided
- Other borrowers or guarantors associated with your loan or loan application
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity.

You may request further information or a listing of the Mortgage Insurers, Lenders, Funders, Credit Provider and Service Providers we use by contacting us on the details below.

Disclose information to guarantors: We and the Mortgage Insurers may disclose your personal and credit-related information to any person who proposes to guarantee, or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way.

Exchange information with credit providers: We may exchange personal information and credit-related information about you with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

PRIVACY CONSENT & ACKNOWLEDGEMENT (cont'd)

Customer identification: We and our Mortgage Insurers may disclose personal Information about you to an organisation, including a CRB, providing verification of your identity, including on-line verification of your identity. The organisation will give us a report of whether that personal Information matches personal and credit-related 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 record the results of that matching.

Mortgage Insurers: We may disclose personal and credit-related information to a Mortgage Insurer. Where permitted by the Privacy Act 1988, the Mortgage Insurer may disclose your personal and credit-related information to us and to third parties including:

- the CRBs listed below;
- rating agencies;
- the Mortgage Insurer's related entities, service providers, agents, contractors and external advisors;
- reinsurers, other mortgage insurers and mercantile agents;
- payment system operators, other financial institutions and credit providers;
- other parties for the purposes of securitisation and fraud prevention;
- your referees and advisers;
- government and other regulatory bodies; and
- other entities.

Where permitted by the Privacy Act 1988 with your consent, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments.

Where permitted by the Privacy Act 1988 with your consent, the Mortgage Insurers will hold, use and disclose your personal Information and credit-related information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims; enforcing any mortgage and recovering the proceeds of sale; assessing

hardship; conducting risk assessment and management including securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal Information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the Insurance Contracts Act 1984 (Cth) and the Privacy Act 1988. If the personal Information and credit-related information is not disclosed to the Mortgage Insurer(s), it will not be possible for the Mortgage Insurer to process the credit provider's request for insurance and we may not be able to arrange finance for you or provide other services.

Credit Reporting Bodies: We and our Mortgage Insurers may exchange your personal and credit-related information with a CRB. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

Overseas Disclosure: We and our Mortgage Insurers may disclose your personal and credit-related information to overseas entities including related entities and service providers located overseas such as in the USA, Canada, India, Ireland, the United Kingdom, New Zealand or the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies. We and our Mortgage Insurers attempt to select secure and reputable offshore service providers. If you provide the consent below, then you agree that we will not be accountable under the Privacy Act and you will not be able to seek redress under the Privacy Act for any acts or practices of any overseas recipients relating to your personal information or credit-related information. The overseas recipients may not be subject to an privacy obligations or privacy principles similar to the APPs.

STORAGE AND SECURITY

We and our Mortgage Insurers may store your personal Information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Consent

Do you consent to us using your personal and credit information for the purposes, and in the circumstances, set out in this policy?

Yes No

In the event your application for a home loan cannot be approved through us at this time, do you consent to your home loan application being referred to one of our wholesale funders for assessment?

Yes No

Before your home loan application is referred to one of our wholesale funders, you may contact us to request further information surrounding this referral process and/or information relating to which wholesale funder your home loan application will be referred to. You may withdraw your consent to do so at any time by contacting us.

Privacy Consent & Acknowledgement



PRIVACY CONSENT & ACKNOWLEDGEMENT (cont'd)

We will use your personal information to contact you or send you information about other products and services offered by us unless you inform us that you do not wish us to do so. Please ticks this box if you do not wish to receive marketing communications from us:

I/We understand that each borrower is entitled to receive a copy of notices and other documents under the National Credit Code and that by signing this consent, I/We are giving up the right to be provided with this information directly from you and that I can cancel this nomination at any time in writing to you. I/We nominate (full name of person nominated): _____ to receive any notices, and other documents on behalf of me/us.

I/We consent to the receipt of notices and other documents electronically and understand that upon giving this consent:

- a. You may no longer send paper copies of notices and other documents to me/us;
- b. I/We should regularly check our nominated email address for notices and other documents.
- c. You may send the notice 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;
- d. I/We have facilities to print the notice and other documents sent to we/us electronically; and
- e. I/We may withdraw our consent to the giving of notices and other documents by electronic means at any time.

In making this application, I/We declare as follows: (please review carefully)

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my/our knowledge and belief. I/We acknowledge that you will rely on this information in deciding whether to lend to you;
- You have the right to confirm the details of the information provided in this application; and acknowledge that:
 - » any valuation fee is not refundable once the valuation has been made, regardless of whether the loan is approved.
 - » any valuations obtained by you are your property, for your own use and neither you nor the valuer/inspector are obliged to make a copy available to me/us.
 - » neither the lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.
 - » you do not purport to give me/us tax or financial advice and recommend that I/us consult an independent advisor.

I/we agreed that the Originator (full name of Originator): _____ may negotiate a loan on my/our behalf with the lender.

I/We consent to the use of our personal and credit information as set out in this privacy consent. I/We consent to receive notices and documents electronically.

Signature (Applicant 1)

Name in print

Date (DD/MM/YY): / /

Email address

Signature (Applicant 2)

Name in print

Date (DD/MM/YY): / /

Email address

Signature (Guarantor 1)

Name in print

Date (DD/MM/YY): / /

Email address

Signature (Guarantor 2)

Name in print

Date (DD/MM/YY): / /

Email address

If additional borrowers are required, please attach a copy of this consent listing the additional borrowers.