

# Privacy Consent Notification

The privacy of personal information you provide to us is important. This Privacy Consent governs the collection, use and disclosure of your personal information by Mortgage Choice Pty Ltd and Smartline Operations Pty Ltd.

1. The personal and credit related information you provide will be held by us. Personal information may include any sensitive information (including health information), and may include any information you tell us about any vulnerability you may have.
2. You appoint us your agent to act as an 'access seeker' to obtain your credit related information from a credit reporting body (CRB) on your behalf and for the purpose of assisting you with your application for credit. You authorise us to disclose any credit related information we obtain, including personal information, to prospective financiers in connection with your application for credit.
3. We may use credit related information and any other personal information you provide to arrange or provide credit and other services.
4. We may exchange the information with the following types of entities, some of which may be located overseas:
  - CRBs, including for a credit guarantee purpose;
  - Persons who provide credit or other products to you, or to whom an application has been made for those products;
  - Anybody who represents you, such as financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
  - Any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding our services;
  - Any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance;
  - Where we are authorised to do so by law, such as under the Anti-Money or Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators;
  - Any person, where you have provided us with consent; Any of our associates, related entities, referrers, contractors, or persons who assist us to provide our products and services to you;
  - Auditors, insurers, re-insurers;
  - Entities to whom we outsource some of our functions or that provide information and infrastructure systems; Associated businesses that may want to market products to you;
  - Other guarantors or borrowers (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
  - 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.
5. In the event that a lender refuses your application for credit, we may also disclose your personal information and credit related information (including any credit report about you and any other credit eligibility information we hold about you) to other lenders and credit reporting agencies for the purposes of arranging or providing credit to you. You authorise us to obtain a copy of your credit report from a credit reporting agency

in accordance with the rules set out in the Privacy Act 1988 regarding access seekers. You consent to us providing information contained in that report (including any credit related information) to any lender who may be able to provide credit to you.

6. 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 from our website [www.mortgagechoice.com.au](http://www.mortgagechoice.com.au) or from the Credit Representative with whom you are dealing. Our Privacy Policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.
7. The information we request is important in the process of arranging finance and providing other services. If you are not comfortable providing this information, it may restrict our ability to assist you.

By signing below, you agree that we may collect, use and disclose your information as specified above.

## Signatures:

Customer 1: \_\_\_\_\_

Name: \_\_\_\_\_

Passport/Driver licence number: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Customer 2: \_\_\_\_\_

Name: \_\_\_\_\_

Passport/Driver licence number: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Guarantor 1: \_\_\_\_\_

Name: \_\_\_\_\_

Passport/Driver licence number: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Guarantor 2: \_\_\_\_\_

Name: \_\_\_\_\_

Passport/Driver licence number: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

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