

Privacy Act Consent



Purpose of this form

By signing this form, you give us permission to collect, use, hold and provide your information to others. In conjunction with our Privacy Policy, this form also tells you about Ownit Finance's privacy practices. If you do not provide us with this consent or give us accurate information, your application cannot be submitted to our suppliers for consideration.

'**us/our**' means Ownit Finance Pty Ltd, ABN 93 117 644 130 and its related bodies corporate (as defined by the Corporations Act 2001 and collectively referred to as "Ownit Finance" in this document).

'**you/your**' includes the Applicant(s), any Guarantor(s) and any individual who holds office in an entity which is an Applicant.

'**your information**' means information about you or your entity (for example name and contact details), and your credit history (such as type and amounts borrowed, default information), whether the information or opinion is true or not.

'**suppliers**' includes Banks, Building Societies, Mortgage Originators, Mortgage Managers, Credit Unions, Lease Brokers, Mortgage Brokers & Insurance Brokers/Providers.

Collection and use of your information

You authorise us to:

1. Collect your information to verify your identity in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* and if you are applying for a credit facility, certain State property laws, e.g., the *Real Property Act* in NSW and to assess your application for credit under the *National Consumer Credit Protection Act 2009*, if applicable.
2. Collect your information from you directly or through third parties who undertake the collection on our behalf.
3. Collect sensitive information for specific purposes. For example, information about your health to enable the funder/lender to assess an application you make for mortgage protection insurance and calculate any premiums.
4. Collect and use your information: (a) to provide credit advice and submit your application for credit to our supplier for consideration; (b) (unless you tell us not to) to identify and tell you via direct marketing communications about products and services offered by us or a third party that may interest you; (c) to administer our customer relationships; (d) for internal processes including reporting and analytical purposes; (e) to meet our reporting obligations under the *Corporations Act 2001*, *Income Tax Act 1997* and the *Fringe Benefit Tax Assessment Act 1986* and any other legislative requirement; (f) establishing a customer marketing program; (g) system development testing purposes; and (h) for any purpose related to the above.
5. Collect and use or provide your information to National Mortgage Brokers Pty Ltd., ABN 88 093 874 376, our aggregator partner who holds contractual relationships with our suppliers.
6. Collect and use or provide to credit providers (including any other credit provider who has lent money on the same security) your information.
7. Collect, use or provide your information to mortgage insurers, brokers, originators and/or managers and financial consultants, accountants, lawyers, or real estate agents acting in connection with your application or financing or purchase of a property or purchase of a product or service, to assess the risk of providing you with mortgage insurance and/or to assist in responding to any enquiries we receive from you.
8. Provide or seek your consumer or commercial credit information to or from a credit reporting body to assess an application for credit.
9. Provide your information to government agencies or other parties where required or authorised by law.
10. Provide your information to any of our suppliers, associates, service providers or contractors (including, for example, call centre, stationery printing houses, mail houses, information technology, marketing agencies, and marketing research companies etc.).
11. Disclose your information to (i) (unless you tell us not to) third parties to enable them to contact you to offer their products and services or to determine if you would be interested in the products and services, or (ii) any person considering acquiring or taking an interest in our business.

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- 12. Disclose your information to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
- 13. Provide your information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.
- 14. Hold or process your information on servers located overseas for filtering, hosting or storage purposes, reporting and analytical purposes and for system development testing purposes.

Privacy Policy

Ownit Finance’s Privacy Policy can be obtained by contacting us using the details below.

Ownit Finance’s Privacy Policy includes information about:

- Other ways and reasons that we may collect, use or provide your information,
- How you may access and seek correction of your information,
- How to complain about a breach of your privacy rights and Ownit Finance’s complaint handling procedures.

If you have any privacy related enquiries, please contact:

Contact: Glen Polley
Phone: 02 6242 5938
Mobile: 0411 770 603
Email: glen@ownitfinance.com.au

Acknowledgements

Please read the following acknowledgements, complete your details and sign.

You acknowledge that:

- You have read this form and authorise us to collect, use, disclose and provide your information in the ways indicated in this form and in the Ownit Finance Privacy Policy,
- If you give us your electronic or telephone details, we or our third party business associates may use these to communicate with you electronically by email, hyperlink, making documents available for a reasonable period on an information system for retrieval by electronic communication, phone or SMS, to provide you with: (a) offers to issue or sell financial, credit and other products; (b) marketing and commercial communications; (c) financial services and credit guides and other disclosure documents,
- If you consent to documents being given by electronic communication, paper documents may no longer be given, electronic communications must be regularly checked for documents, and that consent to the giving of documents by electronic communication may be withdrawn at any time,
- When you give us personal information about another person, you are authorised by that person to do so and agree to inform that person of the contents of this document,
- You will inform us as soon as possible if your personal details change (for example, name, email address); and
- The details provided in this form are true and correct,
- You have the right to withhold consent to receive direct marketing material by selecting the option below. You may choose to change this consent at any time.

I/We do not wish to receive any marketing information [✓]

Signed by:	Full Name:	Signature:	E-mail Address:
Applicant One
Applicant Two
(if applicable)			
Guarantor One
Guarantor Two

Date: / / 2018