



## Privacy Consent Form

**By agreeing to this privacy consent form you consent to us (Ownright Pty Ltd ACN 161 568 994 trading as FUNDA ABN 14 161 568 994, Australian Credit Licence 437240, our related bodies corporate, affiliates and agents) and some other entities collecting, using, holding and disclosing personal information and credit-related information about you. You can find out more about how we and other entities deal with your privacy by viewing our Privacy and Credit Reporting Policy at <https://funda.com.au/privacy/>. We may seek and obtain further personal information (including sensitive 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 us with this consent or provide us with your personal information and credit-related information, we may not be able to arrange credit for you or provide other services.**

**How we handle your personal and credit-related information** We may collect, use, hold and disclose personal information and credit-related information about you for the purposes of processing your application for credit, 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, managing our relationship with you, and allowing us to perform administrative tasks. 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).

*Credit information* includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information, and details of any serious credit infringements. *Credit eligibility information* is credit reporting information supplied to us by a credit reporting body and any information that we derive from it. Collectively, we refer to this as *credit-related information*.

*Personal information* includes any information or an opinion about an identified individual or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you, including publically available information from public registers and social media. If you are applying for finance, we may also collect the number and ages of your dependants and cohabitants, the length of time at your current address, your employment details, and proof of earnings and expenses. If you use our website or mobile applications, we may collect information about your location or activity, including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used, and other user location information. We may collect some of this information using cookies (for more information, please see our Privacy and Credit Reporting Policy at <https://funda.com.au/privacy/>).

**Access to personal information and Privacy Policies** You may gain access to the personal information and credit-related information that we hold about you or obtain a copy of our Privacy and Credit Reporting Policy at <https://funda.com.au/privacy/> or by contacting us on 1300 647 996. Links to the privacy policies and credit reporting policies of our credit reporting bodies (CRBs) are contained in the Schedule. These privacy policies and credit reporting 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.

**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 personal information and credit-related 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.

**Disclose information to guarantors** We may disclose your personal information and credit-related information, including credit eligibility 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** We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our Privacy and Credit Reporting Policy for more information. The types of entities include:

- CRBs, including for a credit guarantee purpose;
- finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- any person or entity who represents you including 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 the approval or management of your lease or loan – for example, if a complaint is lodged about us;
- 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 or our business;
- any person where we are authorised to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth) or by government and law enforcement agencies or regulators;
- entities to whom we outsource some of our functions or that provide information and infrastructure systems;
- trade insurers, other insurers, valuers and debt collection agencies;
- auditors, insurers, re-insurers and health care providers;

- other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
- any person where have provided us consent;
- any of our associates, related entities or contractors such as claims related providers, including assessors and investigators that help us with claims;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- associated businesses that may want to market products to you;
- other financial institutions – for example, to process a claim for mistaken payment; and
- any organisation providing online verification of your identity.

**Customer identification** We may disclose personal information about you 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 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.

**Overseas Disclosure** We may disclose your personal information and credit-related information to overseas entities, including related entities and service providers located overseas. 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. Whilst 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 which apply in Australia, and 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.

**Storage and Security** We 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.

**Credit Reporting Bodies** We may exchange your personal information and credit-related information with the CRBs listed below. 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.

**SCHEDULE**

*Credit Reporting Bodies (CRBs)*

Equifax Pty Ltd – [www.equifax.com.au](http://www.equifax.com.au)

Illion (Australia) Pty Ltd – [www.illion.com.au](http://www.illion.com.au)

Experian Australia Credit Services Pty Ltd – [www.experian.com.au](http://www.experian.com.au)

**Consent of borrower/ guarantor**

I consent and agree to the collection, use, holding and disclosure of my personal information and credit-related information as set out above.

**PLEASE TICK THIS BOX IF YOU CONSENT**

Please tick this box if you consent to your name, residential address and date of birth being disclosed to a CRB or other organisation for customer identification. The CRB or other organisation will give us a report of whether the information we have provided matches information they hold about you. 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:** If you do not provide this consent, we will verify your identity in another way, which may require you to provide various supporting documents.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date