

Privacy Consent

By signing this document you consent to us and the other entities detailed in the Schedule collecting, using, holding and disclosing personal information and credit-related information about you. We collect this information for the purposes of:

- processing and assessing your application for credit
- arranging or providing credit to you
- assessing whether to accept a guarantee of credit from you
- managing credit we provide to you
- direct marketing of products and services by us
- complying with laws
- managing our relationship with you
- allowing us to perform administrative tasks;
- complying with our obligations under Australian law, including the *National Consumer Credit Protection Act 2009* (Cth) and the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

We may collect this information from you or from third parties including any broker assisting you. Any call you make to us may be recorded.

Our contact details are in the Schedule.

If you do not provide us with this consent or provide us or our Insurers with your personal information and credit-related information, we may not be able to arrange credit for you or provide other services.

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 and any information that we derive from it. Collectively, we refer to this as *credit-related information*.

Personal information includes any information from which your identity is apparent.

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 policy or credit reporting policy by contacting us. These privacy policies and credit reporting policies contain more detailed information about how we collect, use and store your information, how you may access or seek correction of your personal information and credit-related information, how you may complain about a possible breach of your privacy, and how that complaint will be dealt with. They also contain information on '*notifiable matters*', and additional rights that you have. Please read these policies carefully.

Dealings with your personal and credit-related information

We may do any of the following with your personal, commercial and consumer credit-related information.

1. 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.
2. 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, and assisting you to avoid defaulting on your credit obligations. We may also notify other credit providers of a default made by you.
3. 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.

4. Exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. The types of entities include:
 - CRBs, including for a credit guarantee purpose;
 - finance brokers, mortgage managers, persons who assist us to provide our products or services to you and 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, health care providers, any of our associates, related entities or contractors such as claims related providers, including assessors and investigators that help us with claims
 - 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 credit made available to you – 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 and any person considering acquiring an interest in our business or assets
 - 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;
 - other guarantors or borrowers (if more than one) and borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
 - any person where you have provided us consent;
 - your referees, such as your employer, to verify information you have provided;
 - associated businesses that may want to market products to you;
 - to other financial institutions – for example, to process a claim for mistaken payment; and
 - any organisation providing online verification of your identity.
5. Exchange your personal information and credit-related information with the Credit Reporting Bodies (CRBs) listed in the Schedule. 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.
6. Disclose 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 the information we have provided 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.
7. Disclose your personal information and credit-related information to overseas entities, including related entities and service providers located overseas in USA, Canada, India, Ireland, the United Kingdom, the European Union, China or the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure by us or an Insurer may be found by viewing the privacy policies at the internet addresses set out in the Schedule.
8. 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.
9. Disclose your personal information and credit-related information to the Insurers listed in the Schedule. Where permitted by the Privacy Act 1988, the Insurers may disclose your personal information and credit-related information to us and to third parties, including: the CRBs listed in the Schedule; rating agencies; the Insurer's related entities, service providers, agents, contractors and external advisers; 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 guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities for insurance purposes relating to your loan or guarantee. Where permitted by the Privacy Act 1988, the Insurers may seek and obtain 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, the Insurers will hold, use and disclose your personal information and credit-related information for the purposes of securing and administering lenders' mortgage insurance or title 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 a mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management involving 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. If the personal information and credit-related information is not disclosed to the Insurer(s), it will not be possible for the Insurer to process the credit provider's request for insurance and we may not be able to arrange credit for you or provide other services.

The privacy policies and credit reporting policies of the Insurers contain information about how they collect, use, hold and disclose your personal information and credit-related information, how you may access the personal information and credit-related information those entities hold about you, how to seek correction of that information, how you may complain about a breach of your privacy, and how that complaint will be dealt with.

SCHEDULE

'We', 'us' and 'our' means Resi Wholesale Funding Pty Ltd ACN 140 674 120, Perpetual Corporate Trust Limited ACN 000 341 533, Resi Mortgage Corporation Pty Limited, Australian Credit Licence ACN 092 654 415 our related bodies corporate, affiliates and agents

Contact details

Perpetual Corporate Trust Limited **W** perpetual.com.au/privacy-policy **T** 02 9229 9000
E Privacy@perpetual.com.au

Resi Wholesale Funding Pty Limited **T** 1800 754758 **E** service@resi.com.au

Resi Mortgage Corporation Pty Limited **W** resi.com.au/privacy **T** 1800 754 758 **E** service@resi.com.au

Credit Reporting Bodies (CRBs)

Equifax Pty Ltd –www.equifax.com.au **W** Equifax.com.au/privacy **T** 13 83 32

Insurers

Genworth Financial Mortgage Insurance Pty Ltd who can be contacted and a copy of the privacy policy and credit reporting policy obtained on 1300 655 422 or genworth.com.au; and

QBE Lenders' Mortgage Insurance Limited who can be contacted and a copy of their privacy policy and credit reporting policy obtained on 1300 367 764 or qbelmi.com

Signatures of Borrower(s)/Guarantor(s) and date

By signing below, you acknowledge that you have reviewed the information in this document and declare that it is true and correct and a complete and accurate summary of your loan application. You acknowledge that we are relying on the information contained in your loan application. You also acknowledge the privacy consent and give permission to collect, use and share your personal and credit-related information as set out above, and in our privacy policy.

Borrower (1)	_____	Signature	_____	Date	_____	Email	_____
Borrower (2)	_____	Signature	_____	Date	_____	Email	_____
Guarantor (1)	_____	Signature	_____	Date	_____	Email	_____
Guarantor (2)	_____	Signature	_____	Date	_____	Email	_____