





- 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 and to comply 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 below.

We will share with Equifax Australia Information Services and Solutions Pty Ltd your information to allow us to obtain your credit report.

We may exchange your personal information and credit-related information with the following entities, some of which may be overseas:

- other credit providers
- CRBs, including for a credit guarantee purpose
- finance brokers, mortgage managers, and persons who assist us to provide our products or services to you or who we outsource our functions or infrastructure systems; trade insurers, other insurers, valuers, 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
- any industry body, government authority, tribunal or court
- 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;
- 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;
- any person considering acquiring an interest in our business or assets;
- to other financial institutions – for example, to process a claim for mistaken payment; and
- any organisation providing online verification of your identity

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

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.

'Us' 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.

We can be contacted on

T 1800 754 758 W [www.resi.com.au](http://www.resi.com.au)

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

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

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