

PRIVACY CONSENT

Finance Broker Melbourne Pty Ltd (ABN 20 149 845 465), **Credit Licence number 527697** (referred to as “Finance Broker Melbourne/we/us”) will collect, store, disclose and use personal information and credit information that you provide to us in accordance with the terms of this Privacy Consent and our Privacy Policy. You may obtain a copy of our Privacy Policy by contacting us on **1300 326 352** or by emailing us at **info@fbm.com.au**

By signing this document, you agree we can collect, hold, use and exchange personal and credit information about you for these stated purposes. The Privacy Policy also contains information on how you can complain about a breach of the privacy laws, how you can access or request to correct your personal and credit information that we hold about you and how to have that information amended.

What is personal information?

Personal information is information or an opinion about an identifiable or reasonably identifiable person. The personal information we will collect, and hold will include your name, date of birth, gender, telephone number, address, email, employment details and any other information we may need to identify you.

What is credit information?

Credit information is personal information that relates to credit that a person has applied for or has been provided. The credit information that we will collect from you may include your records of credit that you have applied for (including the name of the credit provider, the type of credit and the amount of credit), default information or any other information that has a bearing on your credit worthiness used to determine your eligibility for credit. Credit information also include credit reporting information supplied to us by a credit reporting body and any information that we derive from it.

We will collect, hold, disclose and use your personal and credit information to:

- (a) assess and verify your identity and financial situation;
- (b) assess your credit application, or your suitability as a guarantor to a credit application;
- (c) provide such information to a guarantor or related applicant;
- (d) exchange your information with a credit reporting body;
- (e) disclose your information to credit providers as set out in our ‘Credit Provider Schedule’ to arrange credit;
- (f) disclose your information to an insurer to arrange insurance you wish to obtain;
- (g) obtain from, and disclose to, third parties such as your employer, landlord, real estate agent, lending institution and guarantor who are deemed as reasonably necessary to arrange finance and/or insurance; and
- (h) refer you to other organisations, service providers or business partners or obtain referrals from them to you.

We may not be able to proceed with credit assistance without the ability to collect, hold, disclose and use your personal and credit information.

Identity & financial situation verification

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to collect and use personal and credit information from you in order to identify you. We are also required by the *National Consumer Credit Protection Act 2009* (Cth) to collect credit information and personal information about you and take reasonable steps to verify this, including your financial situation. This verification may include enquiring via a credit reporting body.

Authority to make requests

You authorise us to make requests for personal and credit information from credit providers and credit reporting bodies.

By signing this Privacy Consent, you consent to the credit providers listed in the schedule to this consent doing any of the following:

- (a) where you are the borrower—obtaining information or a report about your commercial activities or commercial credit worthiness for the purpose of assessing your application from any business which provides information about the commercial credit worthiness of persons (this includes a credit reporting body);
- (b) where you are the borrower; giving to and obtaining from any credit provider named in your credit application or in a credit report on you issued by a credit reporting agency, information about your credit arrangements for purposes of:
 - (i) assessing your application for credit;

- (ii) notifying a default by you;
 - (iii) allowing another credit provider to ascertain the status of your finance arrangements with us where you are in default with one or more other credit providers; and
 - (iv) generally assessing your credit worthiness;
- (c) where you are the borrower—disclosing personal and credit information to a person you have nominated to act as guarantor for the purpose of the guarantor considering whether to offer to act as a guarantor or offer property as security for the credit; and
- (d) where you are the guarantor—obtaining a report about your credit worthiness from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

You acknowledge and agree that the information referred to above can include any information about your personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the *Privacy Act 1988* (Cth) allows credit providers to give to or receive from each other.

Disclosures

We will disclose or exchange your personal and credit information to the following persons:

- (a) potential credit providers and/or insurers as part of our credit assistance process;
- (b) third parties to verify the details provided are correct, including with your agents, guardians, attorneys and employers;
- (c) our related body corporates, assignees, agents, contractors, advisers and finance aggregation partners;
- (d) law enforcement, government and regulatory bodies;
- (e) any person who refers you to us for credit assistance;
- (f) joint applicants and guarantors;
- (g) any financial institution to, or from which a payment is made;
- (h) debt collection agencies; and
- (i) anyone who refers you to us.

We will not disclose your personal and credit information to any overseas recipient.

Credit reporting bodies

We may exchange personal and credit information with a credit reporting body as detailed below:

- (a) disclosure of details such as name, date of birth and address to obtain a credit report on the applicant or guarantor in our capacity as an access seeker in the credit assistance process;
- (b) use any information provided by a credit reporting body to assist us in conducting a preliminary assessment of a proposed credit application and its suitability to the applicant; and
- (c) request a credit reporting body to provide us with an assessment of whether information provided by the applicant or guarantor matches that in the credit report to verify the identity of applicant and/or guarantor.

Our current credit reporting body is Equifax you can contact them on phone 13 8332 during opening hours of Mon-Fri 8.30am to 6.00pm Eastern Standard Time, or via their website www.equifax.com.au. You can also obtain their Privacy Policy from their website at www.equifax.com.au.

Credit providers

We may submit a credit application to credit providers listed in our 'Credit Provider Schedule'. If a credit provider holds pertinent credit eligibility information, the credit provider must share this information with us, yourself or someone you have authorised to act on your behalf. Credit providers may also engage directly with a credit reporting body and you can ascertain the details on this and how they handle personal and credit information via their websites which are listed in our 'Credit Provider Schedule'. If your credit application proceeds with a credit provider you may be asked again for your consent to collect, store and use your personal and credit information by this credit provider.

Your rights

You have the right to ask:

- (a) that we provide you with the personal and credit information we hold about you;
- (b) that we correct any personal and credit information we hold about you that is shown to be incorrect;

FINANCE BROKER™

- (c) for copies of our Privacy Policy and this document;
- (d) the credit reporting body does not use your personal information for assessment purposes or direct marketing; and
- (e) the credit reporting body provides you with a copy of information it holds about you.

To access and/or seek correction of your personal or credit information we hold, or make a complaint about privacy, you can contact us on **1300 326 352**, email **brendon@fbm.com.au** or registered post to **475E St Kilda Road, Elwood VIC 3184**.

Marketing

We would like to contact you from time to time with marketing information about the products and services we provide. You can opt-out of receiving direct marketing communication from us at any time.

If you do NOT want to receive marketing information from us, please write your name(s) below:

--

Electronic communication

If you provide us with an email address or mobile phone number, you consent for us to use these details to send you, or make available to you, notices and relevant documents, including those from a credit provider or insurer. You are therefore responsible for maintaining appropriate software, hardware, and associated processes to receive, access, review, print and save copies of such documents.

This consent applies to all types of communication that is permitted by law to occur electronically. Therefore, paper (hard copy) documents may not be provided to you, unless we are obliged to by law. You must regularly check advised electronic communication mediums for communication from us. If your details change, you must promptly notify us.

If you wish to withdraw your consent to electronic communication, please notify us on **1300 326 352**, email **brendon@fbm.com.au** or registered post to **475E St Kilda Road, Elwood VIC 3184**.

ACKNOWLEDGEMENT

By signing below, as applicant or guarantor, I acknowledge and declare that I have read and understood this Privacy Consent. I consent to the collection, storage, use and disclosure of my personal information and credit information in accordance with this Privacy Consent.

Applicant / Guarantor 1	Applicant / Guarantor 2
Name:	Name:
Signature:	Signature:
Date signed:	Date signed:
Applicant / Guarantor 3	Applicant / Guarantor 4
Name:	Name:
Signature:	Signature:
Date signed:	Date signed:

CREDIT PROVIDER SCHEDULE

CREDIT PROVIDER	ABN or ACN	WEBSITE ADDRESS
AMP	49 079 354 519	www.amp.com.au
Adelaide Bank	11 068 049 178	www.adelaidebank.com.au
ALI	31 103 157 811	www.aligroup.com.au
Australian and New Zealand Banking Group Ltd (ANZ)	11 005 357 522	www.anz.com
Bank of Melbourne	33 007 457 141	www.bankofmelbourne.com.au
Bank of Queensland Limited	32 009 656 740	www.boq.com.au
Bank of SA	33 007 457 141	www.banksa.com.au
Bank West	48 123 123 124	www.bankwest.com.au
Better Choice	79 095 728 868	www.betterchoice.com.au
Better Mortgage Management	089 835 192	www.bettermm.com.au
Bluestone	122 698 328	www.bluestone.com.au
Capital Finance Australia Limited	23 069 663 136	www.capitalfinance.com.au
Citibank	88 004 325 080	www.citibank.com.au
Commonwealth Bank of Australia	48 123 123 124	www.commbank.com.au
Deposit Power	49 160 226 442	www.depositpower.com.au
Firefighters Mutual Bank	30 087 650 459	www.fmbank.com.au
Firstmac	094 145 963	www.firstmac.com.au
Health Professionals Bank	30 087 650 459	www.hpbank.com.au
Heritage Bank	32 087 652 024	www.heritage.com.au
IMB	92 087 651 974	www.imb.com.au
ING Direct	24 000 893 292	www.ing.com.au
Latitude Automotive Financial Services	80 004 187 419	www.latitudefinancial.com.au
Latitude Personal Finance Pty Ltd	54 008 443 810	www.latitudefinancial.com.au
La Trobe Financial	30 006 479 527	www.latrobefinancial.com.au
Macquarie Leasing Pty Ltd	46 008 583 542	www.macquarie.com.au
ME Bank	56 070 887 679	www.mebank.com.au
MKM Capital	56 070 887 679	www.mebank.com.au
MyState	26 133 623 962	www.mystate.com.au
NAB	12 004 044 937	www.nab.com.au
Pepper Money	55 094 317 665	www.pepper.com.au
Plenti RE Limited	571 666 466 35	www.plenti.com.au
Prospa	47 154 775 667	www.prospa.com
Resimac	55 095 034 003	www.resimac.com.au
Scottish Pacific	79 008 636 388	www.scottishpacific.com
Secure Funding Pty Ltd (Liberty)	25 081 982 872	www.liberty.com.au
St George Bank	33 007 457 141	www.stgeorge.com.au
Suncorp Bank	66 010 831 722	www.suncorp.com.au
Teachers Mutual Bank	30 087 650 459	www.tmbank.com.au
Unibank	30 087 650 459	www.unibank.com.au
Virgin Money	75 103 478 897	www.virginmoney.com.au
Westpac Banking Corporation	33 007 457 141	www.westpac.com.au
Wingate Consumer Finance (Now Finance)	158 703 612	www.nowfinance.com.au