

# Privacy Declaration

“Parties” means Pepper Asset Finance Pty Limited ABN 56 165 183 317, Pepper Finance Corporation Limited ABN 51 094 317 647, Pepper Australia Pty Limited ABN 55 094 317 665 (and its other related bodies corporate and affiliates), Permanent Custodians Limited ABN 55 001 426 384, Perpetual Trustee Company Limited ABN 42 000 001 007, BNY Trust Company of Australia Limited ABN 49 050 294 052, BNY Trust (Australia) Registry Limited ABN 88 000 334 636, BTA Institutional Services Australia Limited ABN 48 002 916 396, any party who processes the loan application, any mortgage insurer, financiers, manager and any agent of the lender who has an interest in the credit. In this privacy declaration, “we”, “us” and “our” includes each of the Parties.

By signing this document you consent to the Parties 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 deal with your privacy by viewing our privacy policy at [www.peppergroup.com.au](http://www.peppergroup.com.au). 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 finance for you or provide other services.

The Parties may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of 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 and managing our relationship with you. 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 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 or an opinion about you, from which you are, or may reasonably be, identified.

**Privacy Policies** You may gain access to the personal information and credit-related information that we hold about you by contacting us. A copy of our privacy policy can be obtained at [www.peppergroup.com.au](http://www.peppergroup.com.au) or by contacting us on 1800 737 737. Links to the privacy policies and credit reporting policies of the credit reporting bodies (CRBs) are shown at the end of this consent. 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 information** We may exchange your commercial and consumer credit-related information with entities listed below 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.

**Disclose information to guarantors** We may disclose your personal information and credit-related information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

**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 policy for more information.

- The CRBs identified below

- Introducers including finance brokers, dealers, mortgage managers, and persons who assist us to, or jointly with us, provide our products and services to you
- Financial consultants, accountants, lawyers and advisers and representatives including executors, administrators, guardians, trustees and attorneys
- 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
- Businesses and other entities assisting us with funding for leases and loans
- Entities to whom we outsource some of our functions
- Trade insurers, other insurers, valuers and debt collection agencies
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity
- Any person who is a supplier of an asset to you
- Fraud bureaus or other organisations to identify investigate or prevent fraud or other misconduct
- Security registration bodies
- Other persons who have an interest in the property offered to us as security

**Customer identification** We may disclose personal information about you to an organisation, including CRBs, providing verification of your identity, including on-line verification of your identity. The organisation will give us a report of whether that personal information matches personal and credit-related 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.

**Overseas Disclosure** We may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas in the European Union, Asia Pacific or the United States of America. 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.

**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 following 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.

Veda Advantage Ltd - veda.com.au <http://www.veda.com.au/privacy>

Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au [http://dnb.com.au/Header/About\\_Us/Legal/](http://dnb.com.au/Header/About_Us/Legal/)

Experian - experian.com.au <http://www.experian.com.au/legal/privacy.html>

**Signatures of Borrower(s) and date**

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

_____	_____	_____
Name Applicant 1 (please print)	Signature	Date

_____	_____	_____
Name Applicant 2 (please print)	Signature	Date

**Signatures of Guarantor(s) and date**

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

_____	_____	_____
Name Guarantor 1 (please print)	Signature	Date

_____	_____	_____
Name Guarantor 2 (please print)	Signature	Date