

Privacy Consent Form

Permission to obtain and disclose personal information and credit information

For the purposes of this Privacy Consent Form (the **Form**), 'you' means the individual(s) who is/are the applicant(s), directors, primary contact, authorised account users, beneficial owners or guarantors who sign this Form and 'we' and 'us' means Moneytech Group Limited ACN 611 393 554, Moneytech Limited ACN 106 249 852, Moneytech Finance Pty Limited ACN 112 110 906, Moneytech Finance 2 Pty Ltd ACN 639 950 584, Moneytech FX Pty Limited ACN 151 337 852, Moneytech Payments Pty Limited ACN 126 015 227 (t/as "Monoova"), Moneytech Services Pty Limited ACN 112 110 933 and their related bodies corporate and affiliates (collectively, **Moneytech Group**).

By signing this Form, you consent to us collecting, using, holding and disclosing your personal and credit information for the purposes set out in this Form.

What are the purposes for which we collect personal information?

We collect from you and from other persons described below personal information for the purposes of:

- assessing and processing any application you make for our products or services and any related insurance proposal;
- if you are a guarantor or prospective guarantor, assessing whether to accept you as a guarantor for products applied for by another applicant;
- providing you the products and services we offer in the course of our business;
- administering and managing all products or services we provide to you;
- performing other administrative tasks including, collecting of loans, staff training, credit scoring and risk assessment, undertaking planning, research and statistical analysis, systems development and testing;
- answering an enquiry you make or responding to a complaint made by you in respect of a product or service;
- conducting data analytics to help us improve our products and services;
- verifying your identity and complying with our legal and regulatory obligations;
- facilitating our internal business operations, including audits, securitisation, record-keeping, file reviews and portfolio analysis;
- analysing products and customer needs to develop new products;
- informing you of products and services provided by us, our related bodies corporate or our preferred providers which we consider may be of value or interest to you, unless you tell or have previously told us not to;
- managing overdue payments and recovering overdue amounts you owe us where you have failed to meet your payment obligations to us;
- assisting you to avoid defaulting on your loan;
- undertaking fraud prevention measures;
- contracting out some of our functions to external service providers and suppliers (such as mailing houses and printing companies, IT, advertising and marketing);
- assessing and considering applications from prospective job applicants, contractors and service providers; and
- as otherwise stated in this Form.

We are required to collect certain personal information under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. If you do not provide us with your personal information, or consent to its collection, use or disclosure, we will not be able to do the things set out above.

Exchanging personal information and credit information with credit reporting bodies and other credit providers

You agree we may:

- obtain from a credit reporting body your credit reporting information or information about your commercial credit worthiness for the purposes of assessing your application for commercial credit; collecting payments that are overdue in relation to commercial credit provided by us; assessing whether to accept you as a guarantor in relation to commercial credit provided or to be provided by us to a company or another individual;
- disclose credit eligibility information about you to another credit provider which has an Australian link for the following purposes: notifying a default by you; allowing another credit provider to assess the status of your finance arrangements with us when you are in default with one or more other credit providers; assessing an application by you for credit; assessing whether to accept you as a guarantor;
- give credit eligibility information about you to any person or entity who proposes to guarantee or has guaranteed repayment of any credit provided;
- obtain personal information (including credit eligibility information) about you from another credit provider for the purposes of: assessing your application for credit, your credit worthiness, the status of the finance and any default by you; and
- disclose your personal information, including credit information, to credit reporting bodies who may include that information in reports they provide to other credit

providers for a commercial credit related purpose or to assist them in assessing your credit worthiness.

Disclosing personal information and Overseas

Our business is operated only in Australia. However, in some cases your personal information may be disclosed to organisations overseas including without limitation the United States of America.

Overseas organisations may be required to disclose information shared with them under a foreign law. Your Information may be stored in cloud or other types of network or electronic storage and we will take reasonable steps to ensure appropriate security arrangements are in place if this is the case. Such storage may be accessed from various countries by an internet connection hence it is not always possible to know in which country your Information may be accessed or held.

By using our websites, mobile apps, official media platforms or use of our services or products through us or our authorised third parties, you consent to your Information being transferred to other countries which have different data protection laws than Australia.

Disclosing personal information to, and collecting information from, other parties

We may disclose your personal information to and collect personal information about you from:

- sources disclosed in your application for finance (such as referees, past and present employers, past and present landlords);
- our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis, including our

lenders' mortgage insurer, registered trade insurer or authorised representatives, our IT providers, mailing house provider, valuers, surveyors, auctioneers, real estate agents and debt collectors;

- our mailing house, valuers, surveyors, auctioneers, real estate agents and debt collectors;
- our specialist advisors such as auditors, lawyers and accountants;
- any guarantor or proposed guarantor of your application for credit;
- other financial institutions that we have collaborated with to provide you with a product or service;
- other members of the Moneytech Group so that we and our related bodies corporate may provide the services and products to you, manage risk and help detect potentially illegal and fraudulent acts;
- any party acquiring an interest in your facility and any related securities provided by you or any other person (including mortgages and guarantees) as a result of securitisation or otherwise;
- government authorities;
- anyone acting on your behalf, for example your financial broker, solicitor or accountant, unless you tell us not to, referees, or any financial institution nominated by you (for example in a direct debit form) or anyone else you request; and
- where the law requires or permits us to do so or if you consent.

We may also collect personal information about you from publicly available sources of information, such as from public registers or social media.

Verification of identity using information held by a Credit Reporting Body

You acknowledge that in order for us to verify your identity for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 in connection with this

application, we may disclose any or all of the following personal information to a credit reporting body: your name, your residential address; your date of birth. We may request a credit reporting body to provide an assessment of whether the personal information disclosed matches (in whole or part) personal information contained in credit reporting information about you in the possession or control of the credit reporting body (the Assessment) and the credit reporting body may prepare and provide to us the Assessment and may use the personal information about you and the names, residential addresses and dates of birth contained in credit reporting information of other individuals, for the purpose of preparing the Assessment. You consent to us making this request to a credit reporting body and the disclosure of your personal information.

If we cannot verify your identity using information held by a credit reporting body we will advise you and give you the opportunity of contacting the credit reporting body to update your credit file.

Privacy and Credit Reporting Policy

Our Privacy and Credit Reporting Policy (available at www.moneytech.com.au/privacy-policy or by contacting us on 1300 858 904) contains information about credit reporting, including a list of the credit reporting bodies we use, what we do with reports we receive from credit reporting bodies, how to access the credit reporting bodies' credit information management policies and other information from them and rights you have to request credit reporting bodies not to use or disclose information they hold about you. You can request us to provide you with this information in an alternative form, such as a hard copy. The Privacy and Credit Reporting Policy

also contains information about how you may request access to or seek correction of the information that we hold about you. It also contains information about how you may complain about our failure to comply with the Australian Privacy Principles, the credit reporting provisions of the Privacy Act (found at Division 3 of Part IIIA of the Privacy Act) or the Privacy (Credit Reporting) Code and how we will deal with such a complaint.

Direct Marketing

We may use and disclose your personal information to inform you about products or services we think might be of interest to you. We may also disclose your personal information to our related bodies corporate and preferred providers (together referred to as the **Related Companies**) so that they may inform you about products and services. If you do not want to receive any information about products and services (supplied by us or the Related Companies) which we consider may be of value or interest to you please tick this box:

If this tick box function is unavailable on this website, please notify us by emailing our Privacy Officer at privacy.officer@moneytech.com.au.

We will not sell, distribute or lease your Information to third parties unless we have your permission or are required by law to do so. If you have previously agreed to us using your Information for direct marketing purposes, you may change your mind at any time by emailing us at privacy.officer@moneytech.com.au.

Our contact details

By email: privacy.officer@moneytech.com.au
By phone: 1300 858 904
By post: Level 7, 80 Pacific Highway, North Sydney
NSW 2060

In this Form, "commercial credit", "credit eligibility information", "credit information", "credit reporting body", "credit reporting information", "credit worthiness" and "personal information" have the meanings given to them in the Privacy Act.

Acknowledgment

If you agree to the conditions set out in this Privacy Consent Form, please sign, date and print your name in the space provided below. By signing this Privacy Consent Form you also acknowledge that when you provide personal information about another person, you are authorised to do so and agree to inform that person of the contents of this Privacy Consent Form as it relates to them.

If this Privacy Consent Form is signed by a person (including by a person on behalf of, or as an officer of, a person) by use of an electronic signature (including by signing on an electronic device or by digital signature, whether directly on the electronic document or by a platform for hosting electronic copies of documents), then the person unconditionally:

1. authorises their use of an electronic signature be affixed or otherwise applied to this document (including to any digital copy of it);
2. agrees that Moneytech Group and all other persons signing (at any time) any part of this Privacy Consent Form (including any digital copy of it) may rely on the electronic signature as having the same force and effect as a handwritten signature on a paper copy of the Privacy Consent Form and as though all persons signing this Privacy Consent Form signed at the same time and in the same place in the presence of each other;
3. consents to any method the other persons use (at their discretion) to sign this Privacy Consent Form (including to any digital copy of it), to any order of signing it and at the time of signing it without being in the presence of any other signatory;
4. confirms their intention to enter into a binding legal agreement however they and other persons sign this Privacy Consent Form; and
5. to Moneytech Group using any method to identify any signatory and to verify the application by the signatory of that person's electronic signature (but without any express or implied obligation to verify beyond reasonable doubt as to the application of the electronic signature).

All individuals who are applicant(s), directors, primary contact, authorised account users, beneficial owners or guarantors to sign and date below:

<p>_____</p> <p>Date</p>	<p>_____</p> <p>Date</p>	<p>_____</p> <p>Date</p>
<p>_____</p> <p>Please print name clearly</p>	<p>_____</p> <p>Please print name clearly</p>	<p>_____</p> <p>Please print name clearly</p>
<div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>
<p>Please sign within the box above</p>	<p>Please sign within the box above</p>	<p>Please sign within the box above</p>