

## PRIVACY ACT AUTHORISATION/AGREEMENT

### TO BE SIGNED BY ALL APPLICANTS AND/OR GUARANTORS WHERE PARTIES ARE INDIVIDUALS.

Applicant parties to a credit application should complete and give this agreement to the below named credit provider or its authorised Introducer/Dealer/Broker/Manufacturers ("Introducer") for the purpose of the Privacy Act.

#### NAME OF CREDIT PROVIDER

*St. George Finance Limited ABN 99 001 094 471 or St. George Motor Finance Limited ABN 53 007 656 555 or St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 or Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 whichever is named as Credit Provider in the Applicant's application for credit.*

The Applicant acknowledges that Applicant has made an application for credit from us.

- The finance contract will be supported by a guarantee from the Guarantor. I, the Guarantor, acknowledge that I have been informed to my satisfaction of the relevant details of the loan application and finance contract. I have read and understood the terms and conditions of the finance contract to be guaranteed.

*(Delete above bullet point if no Guarantor)*

#### PRIVACY STATEMENT

##### Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, lenders mortgage insurers, trade insurers your broker or any other person acting on your behalf, other loan parties, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available on our website or by calling us. Please see the **Contact us** section. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

##### Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;

- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

See the **Contact us** section or ask your Introducer for a hard copy of the Statement of Notifiable Matters.

#### **Authority to give information to your Introducer**

You authorise your Introducer, who submits your application for a loan, to have access from us to certain information. You authorise us to disclose to that Introducer information including, but not limited to your application and our assessment of it. If your application is referred for further assessment, you request us to disclose credit eligibility information about you to the Introducer, as your authorised representative. This includes information from your credit report and any information we derive from your credit report.

If your loan is approved your finance contract account name and number, information regarding the ongoing management of your account, any change to your contract details, the balance of your account from time to time, whether there are any arrears on your account, the amount of those arrears (if any) and whether or not the finance contract is discharged.

#### **Marketing by your Introducer and manufacturer**

From time to time, your Introducer and the manufacturer of any vehicle or asset you have a finance contract over would like to provide you with information and contact you about products and services each of them offers. You authorise us to supply your Introducer and any manufacturer with information such as your name and contact details, particulars of the motor vehicle make and model you have financed with us, the type and amount of finance and where applicable, any amount owing to us to enable your Introducer to provide you with information and special offers. Your Introducer and the manufacturer may also contact you with respect to any offers we may make to you.

You may tell us not to provide this information to either or both of your Introducer or any manufacturer by calling us. Please see the **Contact us** section.

#### **Motor Vehicle or Drivers' Licence Registry**

You authorise us to obtain personal information about you, under the Freedom of Information Act, from any motor vehicle or drivers' licence registry in Australia whilst any liability is outstanding to us without reference to you.

#### **Information about products and services**

We will use or disclose your personal information to contact you or send you information about other products and services offered by the Westpac Group or its preferred suppliers.

Please tick this box if you wish to receive marketing communications from us.

Applicant 1	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Guarantor 1	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Applicant 2	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Guarantor 2	<input type="checkbox"/> YES	<input type="checkbox"/> NO

You may tell us not to provide this information to either or both of your Introducer or any manufacturer by calling us. Please see the **Contact us** section.

**Electronic signing**

By signing this Privacy Consent below:-

- You acknowledge that, where we provide an option for you to sign the finance contract or a guarantee or any other related or required documents (including a business purpose declaration or a direct debit request) electronically, we consent to you executing those documents electronically, including by you applying your signature to an electronic document using a stylus or similar device on a mobile tablet.
- You consent to us executing any finance contract or guarantee electronically, including by applying an electronic signature to an electronic counterpart of such credit contract or guarantee.

**Definitions**

“We”, “our”, “us” means whichever of St.George Finance Limited ABN 99 001 094 471 Australian credit licence 387944 or St.George Motor Finance Limited ABN 53 007 656 555 Australian credit licence 387946 or St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian credit licence 233714 or Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian credit licence 233714 is the Credit Provider.

“St.George customers” means customers of St.George Finance Limited ABN 99 001 094 471 or St.George Motor Finance Limited ABN 53 007 656 555 or St.George Bank- A Division of Westpac Banking Corporation ABN 33 007 457 141.

“Westpac Group” means Westpac Banking Corporation and its related bodies corporate.

**Contact us:**

<p><b>St.George customers</b>                  Phone: 1300 301 315                  8:30am and 5:30pm (AEST), Monday to Friday                  Website: stgeorge.com.au</p>	<p><b>Bank of Melbourne customers</b>                  Phone: 1300 100 266                  8:30am and 5:30pm (AEST), Monday to Friday                  Website: bankofmelbourne.com.au</p>
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I have read and understood the above Privacy Statement and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual, I declare that the individual has been made aware of that fact and the contents of the Privacy Statement.

<b>Name of Applicant 1</b>	<b>Signature</b>	<b>Date</b>
<b>Name of Applicant 2</b>	<b>Signature</b>	<b>Date</b>
<b>Name of Guarantor 1</b>	<b>Signature</b>	<b>Date</b>
<b>Name of Guarantor 2</b>	<b>Signature</b>	<b>Date</b>