

## PRIVACY COLLECTION NOTICE AND CONSENT

We are committed to the protection of your personal information as set out in the Privacy Act 1988 (the Act). This notice explains how we collect and use your information and who we share it with. It applies to any Liberty Group company who uses your personal information.

**What:** Information which identifies you, information about your finances and how you use our products and services. This may include information about your financial position and credit history including details of your contractual conduct.

**Why:** To assess and process your application, manage and if necessary enforce your account, meet your future needs, inform you about products or services offered by us or third parties and for research and development. We will not be able to process your application and/or provide you with our products and services without this information.

**How and Who:** We collect information directly from you when you apply for one of our products or services and when we speak with you on the phone. We exchange information about you with brokers if you use one, credit reporting bodies when we request your consumer and commercial credit report to assess your application or if you default or commit a serious credit infringement, our related companies, other credit providers and third parties named in your application or in your credit report such as your employers, government agencies, referees, accountants, insurers, valuers and lawyers. We also exchange information with organisations which provide us with administrative services connected with your account including arranging, funding, settlement, insurance and risk management services, or organisations which are potentially acquiring your account by way of securitisation. We may also share your information with mercantile agencies and debt administrators. We may disclose your information to your current or prospective guarantor.

**Overseas disclosure:** We will endeavour not to send your personal information overseas. However, it may be necessary if our service providers use cloud servers located overseas to store your information or if our related entities overseas perform operational or administrative services on our behalf or if they wish to promote their business. The countries where your information may be sent include New Zealand, the United States and those in the European Union. If this happens you may lose the protection afforded to your personal information under the Act and any right to seek redress from the overseas recipient. We are not accountable to you for the use of your personal information by any overseas recipient.

**Credit reporting:** Credit reporting bodies will include the information we provide them in credit reports which we and other credit providers will use to verify your identity and assess your credit worthiness. Our credit reporting policy contains more information about how we collect, manage and share your credit information, the credit reporting bodies we use and your rights in relation to your credit information. Our credit reporting policy is available on our website at [www.liberty.com.au](http://www.liberty.com.au) or by contacting our Privacy Officer.

**Liberty Privacy Policy:** Our Privacy Policy which is available on our website explains how you may access and seek correction of your information and how to complain. More information may be obtained by contacting our Privacy Officer on +61 3 8635 8888 or emailing [privacy@liberty.com.au](mailto:privacy@liberty.com.au).

I/we declare that I/we have read, understood and consent to my/our information being collected and used as described in this notice.

<input type="text"/>	<input type="text"/>
Applicant 1: Name	Applicant 2: Name
<input type="text"/>	<input type="text"/>
Applicant 1: Signature	Applicant 2: Signature
<input type="text"/>	<input type="text"/>
Date	Date