

PRIVACY NOTIFICATION STATEMENT PRIVACY ACT 1988 (CTH) - ACKNOWLEDGEMENT AND CONSENT

This Privacy Notification Statement describes how we collect, use and disclose Personal Information, Credit Information and Sensitive Information about you. For the purposes of this Privacy Notification Statement:

- “*Personal Information*” is information or an opinion about an identified individual, or about an individual who is reasonably identifiable;
- “*Credit Information*” is personal information about an individual (other than sensitive information) that includes identification information, consumer credit liability information, repayment history information, a statement that an information request has been made in relation to the individual, the type of consumer credit or commercial credit applied for, and the amount of credit, default information, payment information, new arrangement information, court proceedings information, personal insolvency information, publicly available information about the individual's credit worthiness or the opinion of a credit provider that the individual has committed a serious credit infringement in relation to consumer credit provided by the credit provider to the individual; and
- “*Sensitive Information*”, a sub-set of Personal Information, is information or an opinion about an individual's racial or ethnic origin, political opinions, political association membership, religious beliefs or affiliations, philosophical beliefs, professional or trade association membership, trade union membership, sexual orientation or practices or criminal record, and includes health information and genetic information.
- “*We*” means A.C.N. 603 303 126 Pty Ltd (ACN 603 303 126) and its related bodies corporate.
- “*You*” or “*Your*” means you as an individual or any other individual or entity you represent.

Generally, we do not collect or hold Sensitive Information about you. However, we may collect Sensitive Information where there is a legal requirement to do so, where we are permitted by law or where we have sought your specific consent.

By giving us information about individuals such as directors and guarantors, you represent that you are authorised to do so and that you have informed each of them that the Personal Information and Credit Information we collect will be used and disclosed as described in this Privacy Notification Statement and that they can gain access to information we hold about them as described in our privacy policy available on our website at www.anglefinance.com.au.

By signing this Privacy Notification Statement, you and each Guarantor agree to the collection, use and disclosure of Personal Information and Credit Information as set out in this Privacy Notification Statement and you represent that each of your directors, beneficiaries, trustees, partners or other relevant persons (as applicable) also agrees. If you do not to provide us with the Personal Information and Credit Information we require to process your finance enquiry, then we may not be able to process your enquiry, assess your application, or provide you with the finance or other financial accommodation that you have sought from us.

How we handle your Personal Information and Credit Information

We collect your Personal Information and Credit Information to assess your finance enquiry and to administer our finance offerings. We also collect this information for secondary purposes such as complying with applicable laws, credit scoring, securitisation, portfolio analysis, research, planning, security, risk management, marketing, newsletters and the

offering of other financial products and services that may be of interest to you.

We collect your Personal Information and Credit Information either directly from you, or through our network of finance brokers (retailers and dealers) and credit reporting bodies. In some instances, we may collect Personal Information about you from other parties, including but not limited to your employer, business and trading partners, and other financiers etc.

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).

We disclose your Personal Information and Credit Information to our related bodies corporate, our network of finance brokers and credit reporting bodies, our agents, advisers, contractors, corporate funders and prospective purchasers of any part of our business on terms which require them to keep the information secure and confidential. We also disclose your Personal Information and Credit Information to persons who introduce you to us (such as retailers and dealers), your advisers and personal representatives and to dispute resolution schemes.

Overseas disclosure

To assess your finance enquiry and to administer our finance offerings we may disclose your Personal Information or Credit Information to overseas entities. Some of our products and services are supported by third party contractors and other external organisations, which are located in jurisdictions including Europe, Asia and North America. If you provide your Personal Information or Credit Information, then we may disclose this information to these third parties, to enable the effective operation and functionality of those products and services.

We will only disclose your Personal Information and Credit Information if:

- you have provided consent; or
- we believe on reasonable grounds that the overseas recipient is required to deal with your Personal Information and Credit Information by enforceable laws which are similar to the requirements under the Privacy Act and other applicable laws; or
- it is otherwise permitted by law.

If we disclose your Personal Information or Credit Information to overseas entities, we will take reasonable steps to ensure that those overseas recipients protect the privacy of your Personal Information and Credit Information as we have committed to under this Privacy Notification Statement. Whilst we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to an overseas entity may not have the same protection as under the Australian privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

By signing this Privacy Notification Statement you acknowledge that we may disclose Personal Information and/or Credit Information overseas, and that you consent to this occurring.

Contacting you

Unless you tell us not to, by signing this Privacy Notification Statement, you consent to us using your Personal Information to advertise or promote products and services which may be of interest to you. You can ask us not to do so by contacting our privacy officer at enquiries@anglefinance.com.au. Otherwise, by signing this Privacy Notification Statement, you consent to us contacting you for that purpose, including by:

- (a) contacting you by telephone; and
- (b) sending commercial electronic messages to any electronic address which you provide or for which you are responsible.

You warrant that you have authority, either as or on behalf of the electronic account holder, to provide this consent and agree that until you withdraw your consent by providing written notice to us or using an unsubscribe facility in the message, we may continue to send commercial electronic messages to those addresses.

Credit reporting bodies

Particularly in relation to Credit Information, and in order to verify identities, we provide personal identity information to credit reporting bodies which may use that information in credit information files. By signing this Privacy Notification Statement, you and each Guarantor consent to us using your Personal Information and Credit Information in this way.

We may exchange your Personal Information and Credit Information, and the Personal Information and Credit Information of each Guarantor with credit reporting bodies and credit providers (including information derived from a credit reporting body such as a consumer credit report) to:

- (a) assess your application for our finance products;
- (b) consider whether or not to accept a guarantee from any Guarantor;
- (c) collect overdue payments;
- (d) manage credit;
- (e) help you avert default on credit obligations; and

Signing

I acknowledge and confirm that:

- *I consent to the use and disclosure of my Personal Information and Credit Information as set out above;*
- *where I provide Personal Information and Credit Information about any other person I am authorised by that person to do so; and*
- *Personal Information that I provide will be used for identity verification purposes.*

- (f) take action in the event of fraud or other serious credit infringement.

We may obtain a consumer credit report from a credit reporting body to assess your finance application and to collect overdue payments in relation to the finance we extend to you.

We may disclose your Personal Information and Credit Information (including a consumer credit report) to a Guarantor, or to a person who represents a Guarantor, in order for them to consider whether or not to act as guarantor.

The credit reporting agencies we use may include (but are not limited to):

- (a) Equifax, PO Box 964 North Sydney 2059, <https://www.equifax.com.au>, 138 332;
- (b) Illion, 479 St Kilda Rd, Melbourne VIC 3004, www.illion.com.au, 13 23 33.

Access to information

You and each Guarantor have the right to seek access to any Personal Information and Credit Information we hold about you, and to ask us to correct that information if it is inaccurate or erroneous. This right may be exercised by contacting our privacy officer by email at enquiries@anglefinance.com.au. We may charge a fee for certain requests, and we will advise you of the applicable fees.

Complaints

If you or any Guarantor believe that your Personal Information or Credit Information has been mishandled by us or that we have breached our privacy obligations in any way, our privacy officer contactable at enquiries@anglefinance.com.au, will endeavour to resolve the concern promptly. If you remain dissatisfied with the resolution we propose, you or the Guarantor may file a complaint with the Office of the Australian Information Commissioner on 1300 363 992.

This Privacy Notification Statement was last updated in February 2020.

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