

INTRODUCER PRIVACY NOTICE & CONSENT

This privacy notice and consent relates to an accreditation application you make to Better Choice Home Loans Pty Ltd. It includes consents from you to disclose certain information to other organisations described below.

Your right to privacy is important to us. This statement explains the type of information that credit or other providers hold about you, your privacy rights and our general rights and obligations in relation to your personal information.

You may request access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date.

PRIVACY NOTICE

This privacy notice tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

Organisations that collect information about you

This privacy notice and consent covers the organisations listed at Item 1 in the Schedule. They may collect information about you relating to details you have provided in your accreditation application.

Each of those organisations is described below separately as "we" and "us".

How information is collected from you

We will collect information about you from you directly whenever we can. Most information will be collected from the accreditation application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in the application or this privacy notice and consent.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we obtain information (including commercial credit information concerning your credit history, consumer information and bankruptcy information) from a credit reporting body for any purpose described below;
- we obtain information to confirm your address details;
- we obtain information regarding criminal history;
- we can't get hold of you and we rely on publicly available information to update your contact details; or
- we exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify your identity under Australian Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

We may verify your identity via electronics means.

How your information may be used

We may use information about you for purposes including:

- giving you information about loan products or related services;
- considering whether you are eligible for any related service you requested;
- processing the accreditation application and providing you with a related service;
- administering your accreditation, for example, to answer requests or deal with complaints;
- identifying you;
- Telling you about other products or services it or its related companies make available and that may be of interest to you, unless you tell them not to;
- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by, law, regulation or codes binding it; and
- any purpose to which you have consented.

You can let Better Choice Home Loans know at any time if you know longer wish to receive direct marketing offers from them. They will process your request as soon as practicable.

What happens if you don't provide information?

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed, we will not be able confirm that your accreditation application meets the clearance requirements. In that case, we will not be able to assess the accreditation request.
- verify your identity or protect against fraud or
- in the case of the mortgage manager, to let you know about other products or services that might be suitable.

Sharing Your Information

Sharing with other organisations

We use and share information about you with other organisations for the purposes described above.

Sharing with related companies

We may share information about you with our related companies for the purposes described above.

Sharing with your representatives and referees

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, accountants); and
- your referees, such as your employer, to confirm details about you.

Sharing with third parties

We may disclose information about you to third parties, in relation to: considering the application; exercising rights relating to your application. Those third parties may include:

- brokers or referrers that submitted applications on your behalf;
- other financial institutions, like banks and mortgage insurers;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in criminal records, criminal cases and criminal acts;
- government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- system providers may collect, retain, use, store and disclose such information as strictly necessary for the purposes of providing you system access and providing the services;
- payment system operators to allow us to investigate or correct payments;
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business.
- organisations that maintain review and develop the mortgage manager's business systems, procedures and technology infrastructure;
- organisations that assist the mortgage manager with product planning, research and development; and
- mailing houses and telemarketing agencies that assist the mortgage manager to communicate with you.

Sharing outside of Australia

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, its not always practicable to know in which country information about you may be held.

We may disclose information about you to overseas entities including the Philippines, Asia Pacific, European Union, United Kingdom, Canada or the United States of America. More information on overseas disclosure may be found in our privacy policy.

Accessing your Information

You can ask us to access information that we hold about you. You have special rights to access your personal information. You can find out how to access information about you by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Correcting your Information

You can ask us to correct information we hold about you. You have special rights to correct information about you. You can find out how to correct information about you by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Complaints

If you have a complaint against use about a privacy issue, please tell us about it. You can find out how to make a complaint and how we deal with a complaint, by reading our privacy policy, available by contacting us. Please see our contact details in the schedule.

Privacy Policy

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of the privacy policy at our website address set out in the schedule.

SCHEDULE

1. In this Notice the 'Mortgage Manager' means each and every one of the following organisations (whether acting individually or together):

Better Choice Home Loans Pty Ltd

ABN 79 095 728 868, Australian Credit Licence 378333

Level 5,50 Cavill Avenue Surfers Paradise QLD 4217 Telephone 1300 334 336.

Privacy policy is set out at www.betterchoice.com.au/privacy-policy

SIGNATURE

I declare that I am over the age of 18 and the information contained in this application is true and correct. I understand by signing this form I acknowledge having read and understood these permissions to obtain, use and disclose information with third parties, as required.

Signature

Introducer Name

Date