

Privacy Consent and Collection Notice



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. You consent to us and related bodies corporate collecting, using, holding and disclosing personal and credit information about you as set out below. If you do not provide us with this consent or provide us with your personal information, we may not be able to arrange finance for you or provide other services.

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, sensitive information and credit history (including details of your contractual conduct) and information from publicly available sources.

Why: To assess and process your application, manage and if necessary enforce our products held by you, meet your future needs, inform you about products or services offered by us or third parties, to comply with our legislative and regulatory requirements (including our obligation to verify your identity) and for research, marketing and development. You consent to us using your personal information for these purposes. 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, when we engage with you and on an on-going basis, such as on the phone or by email or other electronic means. We may also collect information by searching data provided by you against public or paid sources of information and on an on-going basis if you have authorised a third party to let us have access to your information. We exchange information about you with 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 (Equifax Pty Limited (equifax.com.au) (Equifax), Dun & Bradstreet (Australia) Pty Ltd (dnb.com.au), Experian Limited (experian.com.au) and Tasmanian Collection Service (tascol.com.au)), organisations that provide verification of your identity (for example, we may provide your personal information to Equifax, as an authorised Gateway Service Provider of the Document Verification Service, and request that it be matched to information held by the issuer or official body that records that information), third parties who provide information relevant to your application or account, 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 we use a credit reporting body located overseas, 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.

Liberty Privacy Policy: Our Privacy Policy and Credit Reporting Policy, which are available on our website, contain more detail about how we deal with your personal information and explain how you may access and seek correction of your information and how to complain. More information may also be obtained by contacting our Privacy Officer on +61 3 8635 8888 or emailing privacy@liberty.com.au.