



122 Pagan Road

Yatala Qld 4207

Australian Credit Licence No: 418049

Tel 07 3299 5553

## **PRIVACY NOTICE AND CONSENT**

### **Introduction**

Aus Lending Pty Ltd (“we”/”us”/”our”) endeavour at all times to comply with the Privacy Act 1988 and the Australian Privacy Principles which together will be referred to in this policy as “Australian Privacy Law.”

### **Notice**

This document is a notice required by Australian Privacy Law. It gives you some specific information about how we deal with your privacy which is required before we can process your loan application. For further information about how we deal with your privacy, please read our **Privacy Policy** documents including our,

**General Privacy Policy, Credit Information Privacy Policy** and our **Hardship Privacy Policy**

at [www.auslending.com.au](http://www.auslending.com.au).

You can obtain a hard copy of all our Privacy policy documents by writing to us at the above address or by attending our office at 122 Pagan Road Yatala Q 4207.

These policies set out:

- The kinds of personal information we collect including credit information and, in some cases, sensitive information.
- How we collect your personal information.
- How we hold your personal information.
- The purposes for which we collect, hold, use and disclose your personal information and the entities to which we disclose it including which Credit Reporting Bodies and their addresses and contact details
- Whether we supply your personal information to overseas recipients and if so where they are likely to be located.
- How you may access your personal information held by us.
- How you may correct any personal information we hold about you which is incorrect.
- How you may complain about how we deal with your personal information

## **Consent**

By signing, clicking or otherwise acknowledging this document, you are consenting to us and other entities with whom we deal, collecting, using, holding and disclosing your personal information, credit information and, in some cases, your sensitive information in the ways described **both** in our **Privacy Policy** documents (see above)

If you do not consent to this document, we may not be able to process your loan application, provide other services or otherwise deal with you.

This consent applies whether you are:

- applying for a loan or other credit product from us;
- considering providing a guarantee for another person who is applying for a loan or other credit product from us; or
- applying for a variation in your repayment or other contract terms with us.

## **Sharing your personal and credit information with a Credit Reporting Body**

By consenting to this document, you are agreeing to us:

- sharing the information described in our **General Privacy Policy** and our **Credit Information Privacy Policy** with the Credit Reporting Bodies identified in those policies available at [www.auslending.com.au](http://www.auslending.com.au).
- accessing, collecting, holding and using such information held by Credit Reporting Bodies in order to:
  - identify you for the purposes of the *Anti-Money Laundering/Counter-Terrorism Financing Act* and other laws;
  - assess your credit application; and
  - provide and manage our services to you;

and you are authorising the relevant Credit Reporting Body to disclose this information to us.

Whether you consent to this document or not, you still have the right to request that a Credit Reporting Body does not use or disclose your personal or credit information:

- for direct marketing purposes;
- when you believe you have been the victim of fraud.

The means by which you can contact the Credit Reporting Body we deal with are identified in our Privacy Policies (available at [www.auslending.com.au](http://www.auslending.com.au))

By consenting to this document you also agree to us collecting from you sensitive information as described in our **Hardship Privacy Policy** (available at [www.auslending.com.au](http://www.auslending.com.au)) and holding, using and sharing it as described in that policy.

### **Sharing your personal and credit information with another Credit Provider**

By consenting to this document, you are agreeing to us:

- sharing the information described in our **General Privacy Policy** and our **Credit Information Privacy Policy** with the another credit provider for the purposes described in those policies (available at [www.auslending.com.au](http://www.auslending.com.au))  
; and
- accessing, collecting, holding and using such information received from another credit provider for the purposes described in those policies (available at [www.auslending.com.au](http://www.auslending.com.au))

### **Sharing your personal and credit information with a person for the purpose of them providing a guarantee for your credit**

By consenting to this document, you are agreeing to us sharing the information described in our **General Privacy Policy** and our **Credit Information Privacy Policy** with a person considering whether to provide a guarantee for a loan or other credit product to you as provided for in those policies. If we provide information about your credit application to a credit reporting body, this may affect decisions by other credit providers as to whether they provide credit to you and on what terms.

(available at [www.auslending.com.au](http://www.auslending.com.au))

### **Contracting with you, contacting you and calling you**

By consenting to this document you are agreeing to:

- any contract, notice, or other written communication with you by us being made by electronic means such as email or facsimile as well as post;
- accepting other communications from us by telephone or text whether or not you have registered your telephone number with the “Do Not Call” Register; and
- accepting unsolicited emails from us in relation to your loan, other credit product or other services which we may offer;

and these consents to electronic communication and unsolicited emails can be withdrawn at any time.

I consent to all the above including the General Privacy Policy, Credit Information Privacy Policy and Hardship Privacy Policy by signing at the place identified below

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Print Name:

Date:

.....

Print Name:

Date:

**Direct marketing**

By signing at the place identified below you also agree that your personal information may be used for direct marketing of our products to you.

.....

Print Name:

Date:

.....

Print Name:

Date: