Privacy Disclosure Statement

Allied Retail Finance Pty Ltd trading as Veya Money (‘We’, ‘Us’, ‘Our’, ‘the Lender’)
ABN: 31 609 859 985 ~ Australian credit licence: 483211
Level 6, 15 Talavera Road, Macquarie Park NSW 2113
Phone: 1300 396 041 ~ Email: enquiries@veyamoney.com.au

By agreeing to this privacy consent form you consent to us (Allied Retail Finance Pty Ltd ABN 31 609 859 985 trading as Veya Money and Australian credit licence 483211, our related bodies corporate, affiliates and agents) and some other entities collecting, using, holding and disclosing personal information and credit-related information about you.

You can find out more about how we and other entities deal with your privacy by viewing our [Privacy and Credit Reporting Policy]. We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information, we may not be able to arrange credit for you or accept you as guarantor (in which case it may affect our decision on whether to approve the related credit application) or provide other related products and services.

How we handle your personal and credit-related information

We may collect, use, hold and disclose personal information and credit-related information about you (including the applicant(s) and guarantor(s)) for the purposes of processing your (or a company of which you are a director) application for credit, arranging or providing credit to you, assessing whether to accept a guarantee of credit from you (this may include obtaining a credit report about you to assist in our assessment), providing and managing that credit or guarantee and related products and services, better servicing your (or the company’s) account and future needs, assisting you to manage your debts or the company’s debts or collecting any amounts you or the company owes, verifying your identity, direct marketing of products and services by us or by any company with which we are associated, complying with laws, managing our relationship with you, and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law or as authorised by law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments), court information, new arrangement information, personal insolvency information, and details of any serious credit infringements. *Credit eligibility information* is credit reporting information supplied to us by a credit reporting body and any information that we derive from it. Collectively, we refer to this as *credit-related information*.

Personal information includes any information or an opinion about an identified individual or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you, including publicly available information from public registers and social media. If you are applying for finance, we may also collect the number and ages of your dependants and cohabitants, the length of time at your current address, your employment details, and proof of earnings and expenses. If you use our website or mobile applications, we may collect information about your location or activity, including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used, and other user location information. We may collect some of this information using cookies (for more information, please see our Privacy and Credit Reporting Policy which can be accessed via the link at the front of this document).

We may collect your information from you or from third parties.

We may, from time to time, collect sensitive information about you, including information about your health.

Where the applicant, or guarantor, is a company of which you are a director, you specifically acknowledge and agree you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Access to personal information and Privacy Policies

You may gain access to the personal information and credit-related information that we hold about you or obtain a copy of our Privacy and Credit Reporting Policy by accessing the link or contacting us via the contact details, located at the front of this document. Links to the privacy policies and credit reporting policies of our credit reporting bodies (**CRBs**) are contained in the Schedule. These privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy, and how that complaint will be dealt with. They also contain information on *'notifiable matters',* including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement (including our right to report a default or a serious credit infringement to CRBs), your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

Consumer and commercial credit-related information

We may exchange your commercial and consumer credit-related information with entities listed in the Schedule (including obtaining your consumer or commercial credit report) to assess an application for consumer or commercial credit or guarantee and manage that credit or guarantee. In particular, we can obtain credit-related information about you (either as proposed borrower or guarantor) from a CRB providing both consumer and commercial credit-related information.

Exchange information with credit providers

We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing and credit history or credit capacity, as well as assisting you to avoid defaulting on your credit obligations. We may also notify other credit providers of a default made by you.

Disclose information to guarantors

We may disclose your personal information and credit-related information, including credit eligibility information, to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you or who indemnifies you in any way.

Exchange information

We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our Privacy and Credit Reporting Policy which can be accessed via the link at the front of this document for more information. The types of entities include:

- CRBs, including for a credit guarantee purpose and to assess your eligibility to receive direct marketing material from us;
- finance brokers, mortgage managers, and persons who assist us to provide our products to you or who have otherwise introduced you to us (including introducers, manufacturers, motor dealers and distributors associated with the assets being financed and salary package administrators) ("**Introducers**");
- partners with whom we have a relationship with such as manufacturers and distributors;
- suppliers and providers of products and services that are financed under or related to your finance contract;
- any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example, if a complaint is lodged about us;
- any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you, or any entity that has an interest in your finance or our business;
- any person where we are authorised or required to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act* 2006 (Cth) or by government and law enforcement agencies or regulators;
- entities to whom we outsource our functions or that provide information and infrastructure systems or our service providers;
- trade insurers, other insurers, valuers and debt collection agencies;
- auditors, insurers, re-insurers and health care providers;
- to the issuers and servicers of any products associated with the secured asset (including insurers and guaranteed vehicle buyback providers);
- other borrowers or guarantors (if more than one) or borrowers or prospective borrowers

of any credit you guarantee or propose to guarantee;
- any person where they have provided us consent;
- any of our associates, related entities or contractors such as claims related providers, including assessors and investigators that help us with claims;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- associated businesses that may want to market products to you;
- other financial institutions – for example, to process a claim for mistaken payment; and
- any organisation providing online verification of your identity.

Exchange information with Introducers (for novated lease only)

We may disclose to the Introducer (such as your former or current employer's salary packaging administrator) personal information and credit-related information about you for the purposes of assessing and processing your application, including the status and result of your application and related reasons and information relating to any existing lease you have with us that you propose to re-finance.

We may also disclose your information to the Introducer and your employer as is necessary for the purpose of managing and ongoing administration of your lease and related products and services, including the details of your lease contract such as your name, contact details, account number, changes to your lease, balance on your lease account, remaining term, arrears information and whether the lease is discharged.

Information you give to us about others

If you give us information about another person (such as your spouse or partner), you must ensure that you have told them about the disclosure and provided them with a copy of this privacy statement so that they are aware of its contents. In particular, you must inform them that:

- we collect their personal and income information as part of your application for the purpose of assisting us in assessing your application;
- we may share their information with the Introducer (eg salary packaging administrator if you applied for a novated lease); and
- they can access a copy of our Privacy and Credit Reporting Policy which can be accessed via the link at the front of this document.

Customer identification

We may disclose your name, residential address and date of birth to an organisation (including a CRB, the document issuer or official records holder via third party systems and services), including a CRB, to verify your identity. You (and each of the persons requiring identification) may receive an SMS or another electronic notification to complete this process. We may ask the CRB to provide an assessment of whether your personal information matches (in whole or part) personal information held by the CRB, for the purpose of verifying your identity. The CRB may prepare and provide the assessment to us and may use the personal information provided by us and personal information held by the CRB (including personal information of other individuals) to prepare the assessment. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching.

Note: This personal information may be transmitted to New Zealand.

Note: If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

Overseas Disclosure

We may disclose your personal information and credit-related information to overseas entities, including related entities and service providers, located overseas in countries including the United Kingdom, the United States of America, New Zealand, the Philippines, Columbia and Chile. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies. 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.

Storage and Security

We may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Electronic consent

By providing your email address and mobile telephone number in your consumer or commercial finance or guarantee application, you consent to us giving you documents, notices and marketing material by email or SMS as are permitted to be given electronically including a consumer or commercial finance contract or guarantee. This includes terms and conditions, disclosure documents, precontractual documents and documents we are required to give you in relation to your finance contract. By providing us with your consent:

- paper documents may no longer be given;
- you must regularly check electronic communications for documents from us; and
- you may withdraw consent to receive documents by electronic communication at any time.

You consent to sign all documents and notices including a consumer and commercial finance contract electronically.

Credit Reporting Bodies

We may exchange your personal information and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example, if you have defaulted on your finance contract) and, accordingly, may affect your ability to obtain credit from other lenders.

SCHEDULE

Credit Reporting Bodies (CRBs)

Equifax Pty Ltd – www.equifax.com.au

illion (Australia) Pty Ltd – www.illion.com.au

Experian Australia Credit Services Pty Ltd – www.experian.com.au