PRIVACY CONSENT

Get You Finance Pty Ltd (ABN 70 661 973 039), ACL #543133, referred to as "Get You Finance/we/us" will collect, store, disclose and use personal information and credit information that you provide to us in accordance with the terms of this Privacy Consent and our Privacy Policy. You may obtain a copy of our Privacy Policy by contacting us on (03) 5922 4133 and email david@getyoufinance.com.au. By signing this document, you agree we can collect, hold, use and exchange personal and credit information about you for these stated purposes. The Privacy Policy also contains information on how you can complain about a breach of the privacy laws, how you can access or request to correct your personal and credit information that we hold about you and how to have that information amended.

What is personal information?

Personal information is information or an opinion about an identifiable or reasonably identifiable person. The personal information we will collect and hold will include your name, date of birth, gender, telephone number, address, email, employment details and any other information we may need to identify you.

What is credit information?

Credit information is personal information that relates to credit that a person has applied for or has been provided. The credit information that we will collect from you may include your records of credit that you have applied for (including the name of the credit provider, the type of credit and the amount of credit), default information or any other information that has a bearing on your credit worthiness used to determine your eligibility for credit. Credit information also include credit reporting information supplied to us by a credit reporting body and any information that we derive from it.

We will collect, hold, disclose and use your personal and credit information to:

(a) assess and verify your identity and financial situation;

(b) assess your credit application, or your suitability as a guarantor to a credit application;

(c) provide such information to a guarantor or related applicant;

(d) exchange your information with a credit reporting body;

(e) disclose your information to credit providers as set out in our 'Credit Provider Schedule' to arrange credit;

(f) disclose your information to our aggregation partners as set out in the Aggregation Partners section of this document;

(g) disclose your information to an insurer to arrange insurance you wish to obtain;

(h) obtain from, and disclose to, third-parties such as your employer, landlord, real estate agent, lending institution and guarantor who are deemed as reasonably necessary to arrange finance and/or insurance; and

(i) refer you to other organisations, service providers or business partners or obtain referrals from them to you.

We may not be able to proceed with credit assistance without the ability to collect, hold, disclose and use your personal and credit information.

Identity & financial situation verification

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to collect and use personal and credit information from you in order to identify you. We are also required by the *National Consumer Credit Protection Act 2009* (Cth) to collect credit information and personal information about you and take reasonable steps to verify this, including your financial situation. This verification may include enquiring via a credit reporting body.

Authority to make requests

You authorise us to make requests for personal and credit information from credit providers and credit reporting bodies. By signing this Privacy Consent, you consent to the credit providers listed in the schedule to this consent doing any of the following:

(a) where you are the borrower—obtaining information or a report about your commercial activities or commercial credit worthiness for the purpose of assessing your application from any business which provides information about the commercial credit worthiness of persons (this includes a credit reporting body);

(b) where you are the borrower, giving to and obtaining from any credit provider named in your credit application or in a credit report on you issued by a credit reporting agency, information about your credit arrangements for purposes of:

(i) assessing your application for credit;

(ii) notifying a default by you;

(iii) allowing another credit provider to ascertain the status of your finance arrangements with us where you are in default with one or more other credit providers; and

(iv) generally assessing your credit worthiness;

(c) where you are the borrower—disclosing personal and credit information to a person you have nominated to act as guarantor for the purpose of the guarantor considering whether to offer to act as a guarantor or offer property as security for the credit; and

(d) where you are the guarantor—obtaining a report about your credit worthiness from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

You acknowledge and agree that the information referred to above can include any information about your personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the *Privacy Act 1988* (Cth) allows credit providers to give to or receive from each other.

Disclosures

We will disclose or exchange your personal and credit information to the following persons:

(a) potential credit providers and/or insurers as part of our credit assistance process;

(b) third-parties to verify the details provided are correct, including with your agents, guardians, attorneys and employers;

(c) our related body corporates, assignees, agents, contractors and advisers;

(d) law enforcement, government and regulatory bodies;

(e) any person who refers you to us for credit assistance;

(f) joint applicants and guarantors;

(g) any financial institution to, or from which a payment is made;

(h) debt collection agencies; and

(i) anyone who refers you to us.

We will not disclose your personal and credit information to any overseas recipient.

Credit reporting bodies

We may exchange personal and credit information with a credit reporting body as detailed below:

(a) disclosure of details such as name, date of birth and address to obtain a credit report on the applicant or guarantor in our capacity as an access seeker in the credit assistance process;

(b) use any information provided by a credit reporting body to assist us in conducting a preliminary assessment of a proposed credit application and its suitability to the applicant; and

(c) request a credit reporting body to provide us with an assessment of whether information provided by the applicant or guarantor matches that in the credit report to verify the identity of applicant and/or guarantor.

Our current credit reporting body is Equifax you can contact them on phone 13 8332 during opening hours of Mon-Fri 8.30am to 6.00pm Eastern Standard Time, or via their website www.equifax.com.au. You can also obtain their Privacy Policy from their website at www.equifax.com.au.

Insurance

By signing this Privacy Consent you also allow us to introduce insurance and risk products to you, of which you are not compelled to take, but this may reduce the risk of the loan and asset being financed.

Credit providers

We may submit a credit application to credit providers listed in our 'Credit Provider Schedule'. If a credit provider holds pertinent credit eligibility information, the credit provider must share this information with us, yourself or someone you have authorised to act on your behalf. Credit providers may also engage directly with a credit reporting body and you can ascertain the details on this and how they handle personal and credit information via their websites which are listed in our 'Credit Provider Schedule'. If your credit application proceeds with a credit provider you may be asked again for your consent to collect, store and use your personal and credit information by this credit provider.

Aggregation partners

We have finance aggregation arrangements with the following entities who assist us in having access to a wide range of credit providers. We may utilise their systems as part of our credit assistance process and other platforms for potential ongoing client contact. We may also share your details as part of compliance audits.

- Fintelligence Pty Ltd (ABN 80 625 017 174), Australian Credit Licence #511803

Your rights

You have the right to ask:

(a) that we provide you with the personal and credit information we hold about you;

(b) that we correct any personal and credit information we hold about you that is shown to be incorrect;

(c) for copies of our Privacy Policy and this document;

(d) the credit reporting body does not use your personal information for assessment purposes or direct marketing; and

(e) the credit reporting body provides you with a copy of information it holds about you.

To access and/or seek correction of your personal or credit information we hold, or make a complaint about privacy, you can contact us on (03) 5922 4133 and email david@getyoufinance.com.au or registered post to Lot 43/28 Commercial Dr, Pakenham VIC 3810.

Marketing

We would like to contact you from time to time with marketing information about the products and services we provide. You can opt-out of receiving direct marketing communication from us at any time.

If you do NOT want to receive marketing information from us, please indicate here by ticking**:** ☐

Electronic communication

If you provide us with an email address or mobile phone number, you consent for us to use these details to send you, or make available to you, notices and relevant documents, including those from a credit provider or insurer. You are therefore responsible for maintaining appropriate software, hardware and associated processes to receive, access, review, print and save copies of such documents.

This consent applies to all types of communication that is permitted by law to occur electronically. Therefore, paper (hard copy) documents may not be provided to you, unless we are obliged to by law. You must regularly check advised electronic communication mediums for communication from us. If your details change, you must promptly notify us.

If you wish to withdraw your consent to electronic communication, please notify us on (03) 5922 4133 and email david@getyoufinance.com.au or registered post to Lot 43/28 Commercial Dr, Pakenham VIC 3810.

ACKNOWLEDGEMENT

By signing below, as applicant or guarantor, I acknowledge and declare that I have read and understood this Privacy Consent. I consent to the collection, storage, use and disclosure of my personal information and credit information in accordance with this Privacy Consent.

Applicant 1	**Applicant 2**
Name:	Name:
Signature:	Signature:
Date signed:	Date signed:
Guarantor 1	**Guarantor 2**
Name:	Name:
Signature:	Signature:

CREDIT PROVIDER SCHEDULE

CREDIT PROVIDER	ABN or ACN	WEBSITE ADDRESS
Affordable Car Loans	23 098 491 484	www.affordablecarloans.com.au
Allied Retail Finance Pty Ltd T/AS Automotive Finance	31 609 859 985	www.alliedcredit.com.au
Angle Finance	603 303 126	www.anglefinance.com.au
Australian and New Zealand Banking Group Ltd (ANZ)	11 005 357 522	www.anz.com
Australia Motorcycle and Marine Finance	85 603 969 875	www.ammf.com.au
Australian Premier Finance	54 104 959 435	www.australianpremierfinance.com.au
Automotive Financial Services Pty Limited	73 003 622 375	www.afs.com.au
Azora Asset Finance Pty Limited	087 826 159	www.azorafinance.com
Bank of Queensland Limited	32 009 656 740	www.boq.com.au
Branded Financial Services	27 004 013 334	www.brandedfinancial.com.au
Capital Finance Australia Limited	23 069 663 136	www.capitalfinance.com.au
Car Start Pty Ltd	47 156 477 413	www.carstart.com.au
Commonwealth Bank of Australia	48 123 123 124	www.commbank.com.au
Drive Finance	70 078 429 151	www.drivefinance.com.au
Evergreen Finance Company Pty Ltd	35 126 481 865	www.evergreenfinancecompany.com
Finance One	80 139 719 903	www.financeone.com.au
Finance One Commercial Pty Ltd	18 634 900 548	www.financeone.com.au
Firstmac Limited	094 145 963	www.firstmac.com.au
flexicommercial Pty Ltd	644 644 860	www.flexicommercial.com
Get Capital Pty Ltd	149 390 625	www.getcapital.com.au
Greenlight Auto Finance	39 131 507 474	https://greenlightauto.finance/legal/privacy-policy/
Group & General Finance Pty Ltd	87 000 937 257	www.groupandgeneral.com
Grow Finance Group Pty Ltd	80 613 082 698	www.growfinance.com.au
International Acceptance Group	93 098 034 041	www.theiagroup.com.au
Judo Bank Pty Ltd	11 615 995 581	www.judo.bank
Latitude Automotive Financial Services	80 004 187 419	www.latitudefinancial.com.au
Latitude Personal Finance Pty Ltd	54 008 443 810	www.latitudefinancial.com.au
Lumi Finance	75 627 897 625	www.lumi.com.au
Macquarie Leasing Pty LtdFinanc	46 008 583 542	www.macquarie.com.au
Miracle Car Finance Pty Ltd	73 121 367 226	www.miraclecarfinance.com.au
Metro Finance Pty Ltd	44 600 674 093	www.metrofin.com.au
MoneyMe Financial Group Pty Ltd t/as Auto Pay	40 163 691 236	www.autopay.com.au
Money 3 Loans Pty Ltd	108 979 406	www.money3.com.au
Morris Finance Ltd	70 083 630 139	www.morrisfinance.com.au
Moula	95 164 875 325	www.moula.com.au
Multipli	12 130 240 443	www.multipli.com.au
Pepper Money	55 094 317 665	www.pepper.com.au
Plenti RE Limited	571 666 466 35	www.plenti.com.au
Prospa	47 154 775 667	www.prospa.com
R.A.C.V Finance Limited	82 004 292 291	www.racv.com.au
Resimac Asset Finance Pty Limited	93 098 034 041	www.resimacassetfinance.com.au
Secure Funding Pty Ltd (Liberty)	25 081 982 872	www.liberty.com.au
Selfco Leasing	099 591 616	www.selfco.com.au
Silver Chef Rentals Pty Ltd	33 112 241 522	www.silverchef.com.au
Society One	151 627 977	www.societyone.com.au

St George Bank	33 007 457 141	www.stgeorge.com.au
Thorn Business Finance	63 008 454 439	www.thornbusinessfinance.com.au
TL Rentals Pty Ltd	071 702 264	www.tlrentals.com.au
UME Loans	25 138 637 064	www.umeloans.com.au
United Loan Solutions Pty Ltd	611 343 572	www.loanu.com.au
Westpac Banking Corporation	33 007 457 141	www.westpac.com.au
Wingate Consumer Finance (Now Finance)	158 703 612	www.nowfinance.com.au
VW Financial Services Pty Ltd	20 097 071 460	www.vwfs.com.au
Wisr Finance Pty Ltd	119 503 221	www.wisr.com.au