

Application for Credit – Privacy Consents/Acknowledgments

(Version 2014.1)

Privacy Act 1988 (Cth) and all related rules and regulations (“Act”)

To: **Enlist Pty Ltd**
ABN 76 207 052 771 (“You”)

I acknowledge that You may collect, hold, use and disclose personal information about me (including information required to comply with Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments, the National Consumer Credit Protection Act 2009 and the Personal Property Securities Act 2009) to enable You to: assess my personal and/or commercial credit worthiness; process my application; provide, administer and manage the products and services provided to me; audit and evaluate those products and services; notify a credit reporting body or other credit providers of my payment history or any default by me; model and test data; communicate with me; improve and develop products and services; conduct credit scoring, securitisation, research, risk management and portfolio analysis; provide and administer any related rewards program and deal with any complaints or enquiries. *I acknowledge that if I fail to provide complete information or information that is inaccurate, You may not be able to process or accept the application and transactions may be delayed, blocked or refused.*

Authority for You to obtain certain credit information: I authorise You, Your agents and third parties who referred me to You to seek, obtain and use, credit reporting information about me (including from credit reporting bodies (“CRBs”)) to: assess an application by me for consumer credit or commercial credit; manage my credit and related funding arrangements; assess an application by me to be a guarantor in relation to credit; review my credit on a periodic basis as though assessing a new application; collect overdue payments; and create assessments and ratings of my credit worthiness.

Authority to exchange Information with credit reporting bodies: I authorise You and Your agents to obtain credit reporting information about me from a CRB or other business that provides information about credit worthiness. I allow such an entity to create or maintain credit information about me (before, during or after the provision of credit to me). The information may include: permitted identification particulars; the fact that I have applied for credit and the amount and type of credit; the fact that You are a credit provider to me; credit limit; loan start/end dates; repayment history; ‘default information’ (in addition to and without limiting repayment history information), i.e. payments overdue for more than 60 days in specified circumstances; in relation to those overdue payments, advice about new payment arrangements or that those payments are no longer overdue; in specified circumstances that in Your opinion there has been a serious credit infringement (e.g. fraud); and other credit worthiness information that can be disclosed under the Privacy Act.

Authority to exchange information with other credit providers: I authorise You to give to and obtain from Your agents (as defined in the Act) and any credit providers information about my credit worthiness, credit standing, credit history or credit capacity, and to give and receive a banker’s opinion for purposes connected with my creditworthiness, business, trade or profession. The information may be exchanged for, but not limited to, any of the following purposes: to assess an application by me for credit or to be a guarantor, to determine or confirm the status of my credit including any defaults; to assess my creditworthiness at any time during or after the life of a credit arrangement; to give or obtain an opinion on you; and any other purpose permitted by law.

Authority to exchange information with other third parties: You may exchange my personal information with other related companies; any suppliers or dealers of items the subject of my application; persons with whom we have white label arrangements (e.g. to sell Enlist products under another brand); introducers, referrers and any other person associated with the lodgement of this application; funders and related service providers that assist in the processing of my application and the management of my credit; as well as with service providers including those relating to any associate rewards program and the types of service providers described in Enlist’s Privacy Policy. Other authorised disclosures include to my referees, my past and present employers, my past and present landlords, my next of kin, any person acting on my behalf, (e.g. financial adviser, solicitor, broker, accountant, executor, administrator, trustee or guardian), rating agencies, insurers, entity concerned with the supply or manufacture of assets to me/applicant, valuers and debt collection

agencies. You may also disclose personal information to regulatory authorities (e.g. tax authorities in Australia and overseas) in connection with their lawful information requests or to meet legal obligations in any relevant jurisdiction.

Authority to exchange sensitive information: In some cases, sensitive information may be collected for specific purposes (for example, information regarding my health to enable the assessment of a hardship relief application). The references in this Privacy Statement to personal information include sensitive information such as my medical and health related details, and I agree that You may exchange such information with other parties listed in this Privacy Statement for the purpose of assessing or processing such applications and may seek further information from any medical attendant consulted by me.

Authority to give information to guarantors: I authorise You to give to any person who guarantees or indemnifies, or is to guarantee or indemnify, my obligations ("Guarantor") information about my credit worthiness, credit standing, credit history or credit capacity for the purpose of determining if that person wishes to act as a Guarantor and keeping the Guarantor informed of the guarantee or indemnity, and for any purposes related to the proposed or actual enforcement of the guarantee or indemnity.

Authority to obtain information about guarantors: (This section addresses additional matters relevant if I am a Guarantor) I authorise and consent to You or Your agents collecting personal information about me and obtaining both my personal and commercial credit reports from a CRB, to assess my capacity as a guarantor. If I am accepted as a guarantor You may disclose my personal information to external agents, professional advisers and service providers, for the purpose of managing the account and contacting me in relation to the guarantee or indemnity provided. I also authorise You and Your agents to provide to the person/s in respect of whom I am Guarantor personal information about my credit worthiness, credit standing, credit history or credit capacity for any purposes related to the product or any proposed or actual enforcement of the product, guarantee or indemnity. I acknowledge and agree that if You provide the product, this authority remains in force until the credit under the product is fully and finally settled and discharged.

Authority to use information for administration processes: I authorise You to use any information collected in this application and in subsequent administration processes for future applications I may wish to make for other Enlist products and /or services and related services, and to disclose this information to other members of the Enlist for similar use. Enlist will only use information collected for this purpose to the extent it is permitted to do so at law.

Authority to provide information for funding purposes: I authorise You to disclose any personal information about me to another person (including without limitation, any trustee, servicer, credit enhancer, funder, ratings agency) in connection with any funding of our business or any transactions including by means of an arrangement involving securitisation.

General Privacy Matters: I acknowledge that You collect personal information through interactions with me and my agent(s) (including telephone, email or online), as well as from public sources and third parties including information brokers and service providers. Without this information, You may not be able to process my application or provide me with an appropriate level of service.

I consent and agree that: (a) Enlist may give me notices or documents by electronic communication, including by sending the notice or document to the email address provided with my application or the last email address I have otherwise notified; (b) if a notice or document is so given, it will be taken to be given at the time when the notice or document has entered my information system; (c) where a notice or document requires acceptance of the information contained therein, such an intention can be met electronically with the utilisation of an electronic signature; (c) paper notices and documents may no longer be given to me; (d) electronic communications should be regularly checked for notices and documents; and (e) my consent to the giving of notices and documents by electronic communication may be withdrawn by me at any time.

I acknowledge that where I have provided You with personal information about someone else that I have obtained their consent to provide their personal information based on this Privacy Consent.

I acknowledge that the third parties with whom You exchange personal information whilst conducting ordinary business activities, may operate outside of Australia (this includes the United States; United Kingdom; Philippines; India and other countries specified in Enlist's Privacy Policy). I understand and agree that while the third parties may be subject to confidentiality or privacy obligations, in relation to personal information that is not 'credit eligibility information' (certain personal information

from (or based on information from) credit reporting bodies) they may not always follow the particular requirements of Australian privacy laws.

In accordance with the Privacy Act, requests for access to and correction of personal information can be made using the contact details below:

Addressee:	Enlist Pty Ltd
Postal Address:	PO Box 7446, St Kilda Road, Melbourne Victoria 8004
Phone:	03 9860 0600
Fax:	03 9860 0699

By requesting a copy of Privacy policies and (where applicable) credit reporting policies, further information can be obtained regarding the handling of personal information, access or correction of personal information, how privacy concerns are dealt with, website privacy, the credit reporting bodies used and how to obtain free copies of your credit reporting information from those bodies. Enlist's Privacy Policy and Credit Reporting Policy can be found via www.enlist.com.au. Further, Enlist's (Privacy Officer) can be contacted on 03 9860 0600 or info@enlist.com.au.

By clicking this box I/We consent to Enlist using and disclosing my/our personal information for the purpose described immediately above.

PRIVACY ACT AUTHORISATION / AGREEMENT
Novated Leasing

TO BE SIGNED BY ALL APPLICANTS AND/OR GUARANTORS WHERE PARTIES ARE INDIVIDUALS

Applicant parties (and where applicable, Guarantors) to a credit application should complete and give this agreement to the credit provider or its authorised Introducer/Dealer/Broker ("**Introducer**") for the purpose of the *Privacy Act 1988* (Cth). For the avoidance of doubt, references to "**Introducer**" in this agreement shall, where applicable, include any replacement salary packaging administrator which is appointed during the term of any finance contract which results from your application.

NAME OF CREDIT PROVIDER

St. George Finance Limited ABN 99 001 094 471 Australian credit licence 387944 or St. George Motor Finance Limited ABN 53 007 656 555 Australian credit licence 387946 or St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian credit licence 233714 or Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian credit licence 233714, whichever is named as Credit Provider in the Applicant's application for credit ("we", "us" and "our").

The Applicant acknowledges that Applicant has made an application for credit from us.

This document contains important consents that you give to us. You should therefore read this document carefully before signing it.

PRIVACY STATEMENT

Personal information

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor. If we are not able to accept you as a guarantor, this may affect our ability to approve an application.

We may disclose your personal information to Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate ("**Westpac Group**"), anyone we engage to do something on our behalf, lenders mortgage insurers, trade insurers, your broker or any other person acting on your behalf, other loan parties, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws,

although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available on our website or by calling us. Please see the **Contact us** section. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Credit information

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

See the **Contact us** section or ask your Introducer for a hard copy of the Statement of Notifiable Matters.

Authority to give information to your Introducer and Manufacturer

You authorise your Introducer, who submits your application for finance, to have access from us to certain information. You authorise us to disclose to that Introducer information including, but not limited to your application and our assessment of it and information relating to any existing finance

contract you have with us which is proposed to be refinanced (in whole or in part) by the finance which is the subject of your application. If your application is referred for further assessment, you request us to disclose credit eligibility information about you to the Introducer, as your authorised representative. This includes information from your credit report and any information we derive from your credit report.

If your finance is approved you authorise us to disclose to your Introducer, as your authorised representative, all information we hold relating to your finance contract (as updated from time to time and on an ongoing basis during the term of your finance contract) which is necessary for the ongoing administration of your finance contract including, but not limited to your finance contract account name and number, information regarding the ongoing management of your account, any change to your contract details, the balance of your account from time to time, whether there are any arrears on your account, the amount of those arrears (if any) and whether or not the finance contract is discharged.

Without limiting the above, if your finance is approved you authorise us to provide to your Introducer and the manufacturer of any vehicle or asset which is the subject of any finance contract you have with us ("**Manufacturer**") your contact details and all information we hold relating to your finance contract (as updated from time to time and on an ongoing basis throughout the term of your finance contract). Your introducer, the Manufacturer and anyone they engage may use this information to carry out data analytics.

Marketing by your Introducer and Manufacturer

From time to time, your Introducer and the Manufacturer would like to provide you with information and contact you about products and services each of them offers. You authorise us to supply your Introducer and the Manufacturer (as updated from time to time and on an ongoing basis throughout the term of your finance contract) your contact details and all information we hold relating to your finance contract and the vehicle or asset financed to enable your Introducer and/or the Manufacturer to provide you with information and offers. Your Introducer may also contact you with respect to any offers we may make to you.

You may tell us not to provide this information to your Introducer and your Manufacturer for the purpose of enabling them to provide you with information and offers. Please see the Contact us section. We will comply with your request within a reasonable period.

If you would like your Introducer or Manufacturer to stop sending you marketing communications, please contact the Introducer or Manufacturer directly.

Introducers and Manufacturers are independent from us and have privacy policies which differ from our privacy policies. Introducers and Manufacturers are responsible for their own privacy policies and practices, including managing their own marketing consents and opt-out lists. Please contact your Introducer or Manufacturer directly for further information. Introducers and Manufacturers may disclose your personal information to an entity that is located outside Australia. Details of the countries where the overseas recipients are likely to be located in their privacy policies.

Motor Vehicle or Drivers' Licence Registry

You authorise us to obtain personal information about you, under the Freedom of Information Act, from any motor vehicle or drivers' licence registry in Australia whilst any liability is outstanding to us without reference to you.

Information about products and services

The Automotive Finance and Equipment Finance businesses of St.George Bank or Bank of Melbourne (depending on who your Credit Provider is) will use or disclose your personal information to identify and contact you or send you information about other products and services offered by the

Westpac Group or its preferred suppliers. You consent to those businesses sending you marketing communications (including by phone, electronic message or any other delivery method) for this purpose.

If you are an existing customer of our Automotive Finance or Equipment Finance businesses, the consent you provide to us through this document replaces any marketing and privacy preferences (including any opt outs) you have previously given us.

If you already hold other products with the Westpac Group, or hold other products after signing this document, please be aware that any privacy and marketing preferences you have given to other parts of the Westpac Group are managed separately to those you have given to the Automotive Finance or Equipment Finance businesses.

You may ask us at any time to have our Automotive Finance or Equipment Finance business stop sending you marketing communications by contacting us. This will only opt you out of marketing communications initiated by our Automotive Finance or Equipment Finance businesses. Please see the *Contact us* section and we will comply with your request within a reasonable period.

If you already hold, or hold at a later time, other products with the Westpac Group (outside of the Automotive Finance and Equipment Finance businesses), you will need to contact our business unit which provided that product to you if you do not wish to receive their marketing communications.

Electronic signing

By signing this notice:-

- you acknowledge that, where we provide an option for you to sign the finance contract or a guarantee or any other related or required documents (including a business purpose declaration or a direct debit request) electronically, we consent to you executing those documents electronically, including by you applying your signature to an electronic document using a stylus or similar device on a mobile tablet; and
- you consent to us executing any finance contract or guarantee electronically, including by applying an electronic signature to an electronic counterpart of such credit contract or guarantee.
- You agree to receive any communications from us and/or your Introducer via electronic means.

Online Identity Verification

Please tick the “yes” box below to:

- agree to the Online Identity Verification Terms and authorise us and/or your Introducer to use online identity verification;
- confirm that you are authorised to provide the personal details presented for online identity verification; and
- consent to your information being checked with the document issuer or official record holder for the purpose of confirming your identity.

If you do not agree to online identity verification tick the “no” box below and we or your Introducer will provide you with an alternative method of identity verification.

Applicant 1	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Guarantor 1	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Applicant 2	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Guarantor 2	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Definitions

The definitions below apply to this agreement and the Online Identity Verification Terms.

“Bank of Melbourne Customers” means customers of Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141.

“Online Identity Verification Terms” means the Online Identity Verification Terms attached to this agreement.

“We”, “our”, or “us” means St.George Motor Finance Limited ABN 53 007 656 555 Australian credit licence 387946 or St.George Finance Limited ABN 99 001 094 471 Australian credit license 387944 or St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian credit licence 233714 or Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian credit licence 233714, whichever is named as Credit Provider in the Applicant’s application for credit and, for the purposes of the Online Identity Verification Terms only, includes your Introducer.

“St.George Customers” means customers of St.George Finance Limited ABN 99 001 094 471 or St.George Bank- A Division of Westpac Banking Corporation ABN 33 007 457 141.

“You” or “Applicant” means the applicant party or parties to a credit application who have signed this agreement.

Contact us:

St.George Customers Phone: 1300 301 315 8:30am and 5:30pm (AEST), Monday to Friday Website: stgeorge.com.au	Bank of Melbourne Customers Phone: 1300 100 266 8:30am and 5:30pm (AEST), Monday to Friday Website: bankofmelbourne.com.au
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For Applicants, and guarantors (if any) I have read and understood the above Privacy Statement and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual, I declare that the individual has been made aware of that fact and the contents of the Privacy Statement.

Name of Applicant 1	Signature	Date
Name of Applicant 2	Signature	Date
For guarantors only (if any)		
The finance contract will be supported by a guarantee from the Guarantor. I, the Guarantor, acknowledge that I have been informed to my satisfaction of the relevant details of the loan application and finance contract. I have read and understood the terms and conditions of the finance contract to be guaranteed.		
Name of Guarantor 1	Signature	Date
Name of Guarantor 2	Signature	Date

Online Identity Verification Terms

By proceeding with online identity verification, you agree to us making an identity verification request (**verification request**) and disclosing your name, residential address, and date of birth (**personal information**) electronically on your behalf using Equifax Pty Limited ABN 29 080 662 568 (**Equifax**) in accordance with these terms.

We may ask Equifax to provide an assessment of whether your personal information matches (in whole or part) personal information held by Equifax. We do this only for the purpose of verifying your identity as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Equifax may prepare and provide a verification assessment to us. Equifax may use your personal information and personal information of other individuals to prepare the verification assessment.

You also appoint us as your agent to contact Commonwealth and State Government agencies and private sector organisations (database owners) electronically on your behalf using Equifax, to verify the personal information you have provided to us, including your mobile number and email address. The relevant database owners will only be used where you provide additional document details for verification, for example details for your Driver's Licence or Medicare card.

For more information on how the database owners handle personal information, please refer to the following database owners' privacy policies on their website, or contact them individually to get more information:

Equifax owns and/or manages the following databases:

- Consumer Credit Report
- Commercial Credit Report
- Equifax Public Records
- National Tenancy database
- Commonwealth Electoral Roll
- Insurance Reference Database
- Equifax Phone Number Directory.

Commonwealth Agencies:

- Medicare
- Department of Foreign Affairs and Trade - Australian Passport Office
- Department of Immigration and Border Protection - Visa Entitlement Verification Online.

Various State Government Authorities:

- ACT - Road Transport Authority
- NSW - Roads and Maritime Services
- QLD - Department of Transport and Main Roads
- VIC - VicRoads
- WA - Department of Transport
- SA Department of Planning, Transport and Infrastructure
- NT - Department of Transport
- TAS - Department of State Growth Transport
- Registry of Births, Deaths & Marriages.

Note: The confirmation of your identity using the credit reporting information will not be recorded as an enquiry on your consumer credit report.