

Money Plus Privacy Statement and Disclosure

Abaz Pty Ltd ACN 118 434 021 Australian Credit Licence Number 391 104, Paymay Pty Limited ACN 137 270 369 Australian Credit Licence 391 844, our credit representatives, and related entities including Money Plus branches ('us', 'we') may use personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by Abaz Pty Ltd or any organisation Abaz Pty Ltd is affiliated with or represents.

The information provided by you will be held by us. You can gain access to the information held about you by contacting us. You have the right to request not to receive direct marketing material.

You agree that we, our related entities, and any other person or company who at any time provides or has any interest in the credit can do any of the following at any time.

1. **Commercial credit information:** Seek and use commercial credit information about you to assess an application for consumer credit or commercial credit.
2. **Consumer information:** Seek and use consumer credit information about you to assess an application for commercial credit or consumer credit.
3. **Collection of overdue payments:** Seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you.
4. **Provide information to mortgage insurer:** Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
5. **Exchange of information between credit providers:** Seek from and use or give to another credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity. In particular, we may provide a bank opinion on you.
6. **Exchange of information with originators:** Seek from and use or give, personal information and details of your account to any mortgage broker, mortgage originator, or mortgage manager.
7. **Exchange of information with advisers:** Seek from and use, or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to you, any personal information, consumer or commercial credit information.
8. **Provide information to credit reporting agencies:** Give to a credit reporting agency personal or commercial information about you. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that Abaz Pty Ltd is a current credit provider to you; repayment and default history; payments which become overdue more than 60 days and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of Abaz Pty Ltd you have committed a serious credit infringement; and the credit provided to you by Abaz Pty Ltd has been paid or otherwise discharged.
9. **Provide information for securitisation:** Disclose any report or personal information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with your loan.
10. **Provide information to Guarantors:** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.
11. **Provide information in relation to disputes and enquiries:** Disclose consumer credit information, commercial credit information, and personal information to any industry body, tribunal or court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about any person who dealt with your loan.
12. **Disclose personal information:** Disclose personal information about you as required by law, or to organisations involved in providing credit to you, any associate or contractor of us, (including, for example, stationery printing houses, mail houses, lawyers, accountants), or people considering acquiring or taking an interest in our business, or assets.

13. **Sending you marketing material:** we may use your personal information for marketing purposes. This includes contacting you by telephone, SMS, email or mail.
14. **Customer Identification:** Disclose personal information about you to an organisation providing on-line verification of an individual's identity for the purposes of the Anti-Money Laundering / Counter-Terrorism Financing Act.
15. **Collection of Repayment History Information:** We can collect repayment history information about you and provide it to a credit reporting agency.
16. **Verification of your identity using information at a credit reporting agency (CRA).** To enable us to verify your identity, we may disclose personal information such as your name, date of birth and address to a CRA to obtain an assessment of whether that personal information matches information held by the CRA. The CRA may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying you are available on request. If we are unable to verify your identity using information held by a CRA we will provide you with a notice to this effect and give you the opportunity to contact the CRA to update your information held by them or verify your identity using an alternative method acceptable to us.
17. **Consent to us giving you notices electronically.** You consent to us giving you notices and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent:
- (a) we will no longer send paper copies of notices and other documents;
 - (b) you should regularly check your nominated e-mail address below for notices and other documents;
 - (c) you may withdraw your consent to the giving of notices and other documents by e-mail at any time; and
 - (d) you have facilities to enable you to print the notice or other document sent to you by us by e-mail if you desire.

I/We authorise us to contact/request information from any person/company provided with this application, this includes Payroll department of my employer regarding my work and salary details, and authorise that person/company to provide such information.

If you do not provide personal information, we may be unable to arrange or provide credit for you.

Borrower's Name

Borrower Signature Date