

Privacy consent and disclosure form

Macquarie Bank Limited ABN 46 008 583 542 AFSL and Australian Credit Licence 237502

Who should complete this form?

Section 1: Borrowers and guarantors (individuals only)

Section 2: Borrowers (companies only)

Complete relevant sections in full and return all pages of the form.

Section 1: Privacy Consent and Disclosure - borrowers and guarantors (individuals only)

Each borrower and guarantor should complete a separate form.

Each prospective borrower and guarantor who is an individual should read this section and provide their consent for the Bank to make credit enquiries and use their personal and credit information as explained in this section.

A

Your consent and agreement

To: Macquarie Bank Limited and its related companies ("the Bank").

Subject to applicable laws, I **consent and agree** to the Bank collecting, using, holding and disclosing my personal information and Credit Information, and exchanging it with the Bank's Agents and/or the parties detailed below, now or in the future, within or outside Australia, for the following purposes:

1. Seeking and using consumer and commercial credit information about me.

This includes Credit Information and information derived from credit reporting bodies (CRBs) to:

- assess an application by me for consumer or commercial credit
- manage my loan and related arrangements, and assess hardship applications
- assess an application to be a guarantor in relation to credit
- review my credit on a periodic basis or in connection with changes (for example, credit limit) as though assessing a new application
- collect overdue payments, and
- create assessments and ratings of my credit worthiness.

2. Exchanging information with CRBs,

for the purposes described above and to allow the CRBs to maintain information about my credit worthiness before, during or after the provision of credit.

3. Exchanging information with other credit providers and guarantors,

including my personal and Credit Information for any purposes permitted by law or industry code including:

- assessing my applications for credit or to be a guarantor, hardship or to assess my credit worthiness during or after the life of a credit arrangement
- determining or confirming the status of my credit including any defaults, and
- giving or obtaining an opinion on me about my credit worthiness.

4. Exchanging information with other parties,

including my brokers, advisers and other representatives, guarantors, third parties via data feeds which I authorise, and any credit enhancer, funder, ratings agency or other party acting in connection with funding credit by means of securitisation. Other disclosures of personal information include my referees, past and present employers, next of kin, account holders and operators, conveyancing and identity verification service providers, valuers and debt collection agencies.

5. Managing and administering my account,

including processing this and any future applications, communication and monitoring, auditing and evaluating products and services provided, model and test data, improving and developing product and services, conducting credit scoring, securitisation, research, risk management and portfolio analysis, providing and administering any related rewards program and dealing with any complaints or enquiries.

B Your acknowledgements

I **acknowledge** the Bank:

- **information collection** – collects personal information through interactions with me and my nominated adviser/s or broker (including telephone, email or online), as well as the Bank's Agents, public sources and third parties including information brokers. Without this information, the Bank may not be able to process my application or provide me with an appropriate level of service and in some cases I may not be able to make withdrawals from my loan account
- **compliance** – collects and may disclose my personal information under various laws including the Anti-Money Laundering and Counter-Terrorism Financing Act; National Consumer Credit Protection Act; the Superannuation Industry (Supervision) Act; the Personal Property Securities Act and certain state property laws. The Bank may also disclose personal information to regulatory authorities in Australia and overseas in connection with their lawful requests
- **sensitive information** – collects sensitive information for specific purposes, such as information regarding my health, to enable the assessment of a hardship relief application. The Bank may use and disclose such information for those purposes and seek such information from my health providers
- **third-party consent** – relies on me to ensure that, before I give any personal information about someone else to the Bank, that person has consented to me providing their information to the Bank based on this privacy consent
- **service providers and the Bank's Agents** – may exchange my personal information with their related companies, other funders and service providers that assist in the management of my credit. The types of third parties which the Bank may exchange your personal information with are described in the Bank's Privacy Policy. Some third parties may operate outside Australia including locations in the Philippines, India and the countries specified in the Bank's Privacy Policy. Where this occurs, the Bank takes steps to protect information against misuse or loss
- **marketing** – and its related companies may use my personal information to contact me on an ongoing basis by telephone, email, online and other means to offer products or services that may be of interest, unless I change my marketing preferences by telephoning the Bank on 1800 806 310 or visiting www.macquarie.com.au/optout-bfs

C Your rights

Under the Privacy Act, I understand that I may request access to and correction of the personal information the Bank holds about me. I may also request a copy of the Bank's and Bank's Agents' privacy policies and where applicable credit reporting policies. These policies contain further details about handling of personal and Credit Information including how I may access or update that information, how privacy

concerns are dealt with, website privacy information, which CRBs are used and how I can request copies of information from those CRBs or limit the disclosure of my Credit Information. The Bank's Privacy Policy and Credit Information Policy can be found via macquarie.com, or by contacting the Macquarie Privacy Officer on 1800 806 310 or privacy@macquarie.com.

D Definitions used

Bank's Agents refers to each of the Bank's agents, introducers, dealers, brokers, service providers and any other financier who at any time provides or has any interest in the credit including other entities involved in any securitisation of the credit provided to you.

Credit Information refers to permitted identification information; credit applications and the amount and type of credit; the Bank being a current credit provider; the credit limit and loan start/end dates; repayment history information, including default information (such as payments overdue for more than 60 days in specified circumstances); advice about new payment arrangements or where payments are no

longer overdue; in specified circumstances that in the opinion of the Bank there has been a serious credit infringement such as fraud; and other credit-related personal information that is described in the Bank's Credit Information Policy or can otherwise be disclosed under the Privacy Act. In respect of information provided to guarantors, this also includes upfront, ongoing and historical information about your financial position, credit reports, financial accounts, tax returns, payslips, statements and default information for any loan you have with the Bank.

Privacy Act means the *Privacy Act 1988* (Cth).

E Consent to receive documents electronically

By signing below, I consent to receiving electronic copies of loan, guarantee, security documents and any other related documents and correspondence. Instructions for receiving these documents will be sent to the email address you provide below.

By giving this consent, you acknowledge:

- paper documents may no longer be given

- your email and/or online portal must be checked regularly for documents
- your consent may be withdrawn at any time

If you don't want to receive documents electronically, please let us know and we'll discuss alternative options. Despite your consent to receive electronic copies, we reserve the right to send physical documents.

Complete relevant sections in full and return all pages of the form.

Applicant signature – proposed borrower and/or guarantor

To be completed by each individual giving consent – please print

Legal name: (please ensure this is your full legal name, for example, do not abbreviate Catherine to Cathy)

Address

Suburb

State

Postcode

Date of Birth

Driver's licence number

Email address

Mobile number

Signature

Date



Information pack for individual guarantors

You only need to complete this part if you're a guarantor

If you're an individual guaranteeing a loan that we're proposing to make to an individual or small business borrower, then you may be entitled to receive certain information about the borrower before deciding whether to grant the guarantee. This includes information about the proposed loan facilities, securities, the borrower's financial position, credit reports, financial accounts, tax returns, payslips, statements and default information for any loan the borrower has with us.

This is particularly relevant for loans to small businesses (i.e. loans generally less than \$3 million). Where the borrower is not a small business or not an individual, you do not have to complete this section and you should make your own enquiries upon the borrower. If you're unsure about whether the borrower is a small business, please ask us.

F1 Are you a sole director of all borrowing entities you are guaranteeing?

No – go to F2

Yes – you can finish here and proceed to Section 2. We won't give you this information pack because you're already privy to the borrower's information and dealings.

F2 Are you a director of all borrowing entities you are guaranteeing, and involved in the day-to-day management of their business?

We consider being involved in the day-to-day management to include you managing its operations, assets and banking activities, and understanding the state of its finances.

No – see F3.

Yes. The borrower information pack is optional (as you're probably already privy to the information in it). If you'd like to receive your own copy of this information anyway, then please let us know by selecting the yes box below:

Yes, as a director guarantor I would like to receive information about the borrower(s) – see F3.

No, I do not require information about the borrower(s) as I am already familiar with the state of its/their finances. You can finish here.

F3 We'll send the information pack to you at the email address you provided in the section above – please contact us if you'd like to receive this information via an alternative method.

Following delivery of the borrower information pack, which will include your guarantee, we'll send physical documents to you for execution.

Complete relevant sections in full and return all pages of the form.

Section 2: Company borrower/s only

You only need to complete this part if you're a company borrower

This section is relevant for borrowers who are companies, and must be signed by at least two directors, a director and a secretary, or the sole director and secretary. It may be signed in counterparts.



Consent to provide information to guarantors

We may be required to provide each guarantor with information about you, up front and ongoing, for the current and any future loans from a Macquarie entity – this includes detailed information about the proposed loan facilities, securities, your financial position, credit reports, financial accounts, tax returns, statements and default information for any loan you have with us or a related entity.

By signing below, the company consents to us disclosing such information to a guarantor (prospective, or during the term of the loan), and you confirm that you have the appropriate authority to provide this consent on behalf of the company.

Signed (in counterpart, if applicable) on behalf of the company in accordance with s127 of the Corporations Act 2001 (Cth):

Company name/s and ACN/s

Signature

Director/Secretary Name

Capacity

Director Secretary Sole Director and Secretary

Date

Signature

Director/Secretary Name

Capacity

Director Secretary Sole Director and Secretary

Date



Consent to receive documents electronically

By signing Section 2, the company consents to receiving electronic copies of loan, guarantee, security documents and any other related documents and correspondence. Instructions for receiving these documents will be sent to the email address you provide below.

By giving this consent, you acknowledge:

- paper documents may no longer be given
- your email and/or online portal must be checked regularly for documents
- your consent may be withdrawn at any time

Nominated Email Address

Mobile Number (for authentication purposes)

If you don't want to receive documents electronically, please let us know and we'll discuss alternative options. Despite your consent to receive electronic copies, we reserve the right to send physical documents.