

Privacy Consent and Disclosure

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

Individuals – borrowers and guarantors

Each borrower and guarantor must complete their own form.

This form authorises Macquarie Bank Limited and its related companies (**the Bank**) to make credit enquiries about you and explains how we'll use your personal and credit information.

Your consent and agreement

To: Macquarie Bank Limited and its related companies.

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 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 applications for financial assistance
- 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 credit reporting bodies (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, financial assistance 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, Government authorities, 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.

Your rights

You may request access to and correction of the personal information the Bank holds about you. You 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 you can access or update that information, how privacy concerns are dealt with, website privacy information, which CRBs are used and how you can request copies of information from those CRBs or limit the disclosure of Credit Information.

The Bank's Privacy Policy and Credit Information Policy can be found via [macquarie.com.au/business-banking](https://www.macquarie.com.au/business-banking), or by contacting the Macquarie Privacy Officer on 1800 806 310 or privacy@macquarie.com.

Your acknowledgements

I acknowledge that:

- **Information collection** – the Bank 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** – the Bank 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** – the Bank collects sensitive information for specific purposes, such as information regarding my health, to enable the assessment of a financial assistance application. The Bank may use and disclose such information for those purposes and seek such information from my health providers
- **Third-party consent** – the Bank 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** – the Bank may exchange my personal information with its related companies, other funders and service providers that assist in the management of my credit. The third parties with which the Bank may exchange your personal information 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** – the Bank 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.

We'll send you documents electronically

You 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 your email address.

By giving this consent, **you acknowledge that:**

- 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're a director or an incoming director of a company borrower, we reserve the right to send you documents for the company to your email address. Where there are multiple directors, we'll provide documents to one director or incoming director who will receive these documents on behalf of the company.

If you're signing this form as a partner in a partnership, unless you tell us that you'd like your own copies, we'll provide documents to only one nominated representative of the partnership (eg the managing partner).

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.

IMPORTANT: Complete relevant sections in full and return all pages (1-4) of the form.

Guarantor packs

IMPORTANT: please complete this part if you're a director guarantor of the borrower.

Guarantor packs contain important information about the borrower that may affect a guarantor's decision to give a guarantee. They include information about the proposed loan facilities, securities, credit reports, financial accounts, tax returns, payslips, statements, and default information for any loan the borrower has with us. A guarantor who is the sole director of the borrower will not receive a guarantor pack but all other director guarantors can choose to receive a guarantor pack.

Would you like to receive the information pack about the company borrower(s)?

Yes

Note: ALL non-director guarantors guarantees will automatically receive a guarantor pack as part of their loan documentation.

Once the borrower has consented to you receiving the information pack, we'll send it to your email address - please contact us if you'd like to receive this information via an alternative method.

Client disclosure

Do you foresee any changes to your income and expenses that will decrease your ability to meet either your current or future obligations as a borrower and/or guarantor?

Yes

No

If yes, please specify:

IMPORTANT: Complete relevant sections in full and return all pages (1-4) of the form.

Acceptance and consent

By signing below you authorise and consent to the Bank making credit inquiries about you and using your personal and credit information as described in this form.

Full name: (use your full legal name, for example, do not abbreviate Catherine to Cathy) and Trust name (if applicable)

Email address

Mobile number

Residential address

Suburb

State

Postcode

Signature (please provide handwritten signature)

Date (dd/mm/yyyy)

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 provided to or guaranteed by you, including other entities involved in any securitisation of that 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).