



Privacy Consent Form

RODREKAS HOME LOANS PTY LTD – ACN 102 273 852

Consumer 1	Consumer 2
Name:	Name:
Address:	Address:
Phone:	Phone:
Email:	Email:

*email is mandatory for legal disclosure purposes

To: Rodrekas Home Loans Pty Ltd trading as Best Loans First ABN 61 102 273 852 Australian credit licence of 393524 of 9/39-43 Duerdin Street Notting Hill VIC 3168

1. PRIVACY ACT CONSENT

The recipient/s noted above collect from me/us (being each of the applicants and guarantors named in the application or any directors of companies named in the application) and from other persons described below, personal information about me/us, for the purpose of:

- Assessing the application for finance, the guarantee and any related insurance proposal;
- Sourcing and arranging finance and insurance; and
- Other activities relating to these activities.

For the same purposes, the recipient/s may disclose this information to and collect further personal information about me/us from:

- Third parties identified in:
 - My/our application for finance or any related guarantee or related insurance proposal; or applications for finance for a company of which I am a director or otherwise an interested party or any related guarantee or related insurance proposal;
- Guarantors or proposed guarantors identified in my/our application for finance;
- One or more of the credit providers they use to arrange finance on my/our behalf (the “**Credit Providers**”). I acknowledge that the Credit Providers to whom the Recipients may submit applications on my behalf and their website addresses are set out in the Schedule at the end of this document;
- Credit Reporting Bodies, where I/we have authorised the recipient/s to obtain a report on my/our behalf as set out in their section 4 of this form below; and
- My/car or finance broker.



I acknowledge that where I/we have been resident in New Zealand the Recipients may also seek credit reports from relevant New Zealand credit reporting bodies in relation to my application. For the same purposes, the Recipient/s may also disclose my/our personal information to:

- Suppliers of goods, mercantile agents, collection agencies, and insurers; and
- The recipient/s agents, contractors, external advisers and other service providers.

I/We agree that each of the recipient/s may use and disclose my/our personal information to their related bodies corporate or to third party affiliates and partners may use and disclose this personal information to inform me/us about their products and services in the future by direct marketing. I understand that I can opt-out of receipt of such information if I/we contact the Recipients at the contact details set out below.

I/We acknowledge that if we do not provide the personal information requested, the Recipient/s or the Credit Providers may not be able to process my application for finance or insurance or assess whether to accept me as a guarantor.

I/We acknowledge that Credit Providers are required to collect personal information about me under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

I/We understand that the Recipient/s privacy policies (available from each Recipient/s privacy officer) contain information on how I/we are able to gain access to the personal information held about me/us by the recipient/s and seek its correction (subject to exceptions stated in the Privacy Act 1988 (Cth) ("the Privacy Act")) and on how I/we make a complaint about a breach of the Australian Privacy Principles set out in the Privacy Act and how the Recipient/s will deal with my/our complaint.

I/We agree that, if we supply the Recipient/s or the Credit Providers with personal information about any third party (such as a referee), I/we will inform that third party of this fact. I/We acknowledge that the Credit Providers collect and use personal information about me/us for the following purposes:

- Assessing the application for finance, the guarantee or any related insurance proposal; and
- (if the application is accepted) providing finance and ancillary services (such as insurance) to the applicant(s) and for the ongoing management of the finance, guarantees and ancillary services; and
- Collecting payments that are overdue in relation to the credit provided to me by the Credit Provider.

For those purposes, and subject to the Privacy Act, I/we consent to and agree that the Credit Providers may do all the following now and in the future:

1. Disclose my/our personal information to credit reporting bodies and collect and use my/our credit reporting information, including information about my commercial or consumer creditworthiness obtained from a credit reporting body in order to assess my application for consumer credit or commercial credit or to consider whether to accept me as a guarantor.
2. Collect from and disclose to another credit provider named in application for finance or in information otherwise obtained in relation to application any personal information about me, including credit eligibility information about me/us in order to assess my application for consumer credit or commercial credit.
3. Collect from and disclose to any person or organisation identified in the application for finance, personal information about me/us.



4. Collect from and disclose to any person or organisation identified in the application for finance, personal information about me/us.
5. Disclose to any guarantor or proposed guarantor of the application for finance, any information about the finance or personal information (including credit eligibility information) about me/us now or at any time in the future in order for the guarantor or proposed guarantor to consider whether to offer to act as guarantor in relation to the credit or to offer property as security for the credit.
6. Collect from and disclose personal information about me/us to the Credit Provider's agents, contractors, external advisers as well as to suppliers of goods, mercantile agents, collections agencies and insurers, and my/our car or finance broker.
7. Disclose to the recipient/s any credit decision made by the Credit Providers concerning my/our application for finance.

I/We acknowledge that each Credit Provider's website contains a statement about credit reporting, including information about the credit reporting bodies to which they may provide my/our personal information and that they may include my personal information in reports they provide to other credit providers and how:

- I/we may obtain a copy of the policies about the management of credit related personal information of Credit Providers and the credit reporting bodies;
- If I/we fail to meet my/our payment obligations or commit a series credit infringement, credit providers may be entitled to disclose this information to Credit Reporting Bodies; and
- I/we may access my personal information (including credit eligibility information) held by the credit providers, and seek the correction of personal information (including credit eligibility information or Credit Information), complain about a breach of the Australian Privacy Principles or a failure to comply with Division 3 or Part IIIA of the Privacy Act or the Credit Reporting Code and how the Credit Providers will deal with such a complaint; and
- I have right to request credit reporting bodies not to use my credit reporting information for the purposes of pre-screening of direct marketing and to not use or disclose such information if I believe on reasonable grounds that I have been, or am likely to be, a victim of fraud.

I/we acknowledge that a Credit Provider who approves my/our application for finance will provide me/us with its own privacy disclosure statement and consent document.

HOW TO CONTACT US

The Privacy Officer of Rodrekas Home Loans Pty Ltd of 9/39-43 Duerdin Street, Notting Hill 3168
ph: 1300 419 353 email: info@bestloansfirst.com.au

In this consent:

"Personal information" is information or an opinion about an identified individual who is reasonably identifiable:

- Whether the information or opinion is true or not; and
- Whether the information or opinion is recorded in a material form or not,

And includes "sensitive information" (as defined in the Privacy Act)

2. ELECTRONIC COMMUNICATIONS ACT CONSENT (ECC)

I/We consent to the recipients, or any other party associated with this loan application, including the Credit Providers, giving information to me/us by way of electronic communication. I/we nominate



and the recipients and the Credit Providers to act on instructions sent electronically by me/us. I/We understand that this consent and authority will apply to all communications permitted to take place electronically by law, including but not limited to:

- a) Notices and disclosure documents about my/our credit application such as a Credit Guide or a Credit Quote for providing credit assistance or a copy of my preliminary assessment;
- b) Financial services disclosures such a Financial Services Guide or a Product Disclosure Statement;
- c) Credit contract documents or variations to the credit contract; and
- d) Notices from the Recipients to me/us.

We understand that the Recipients will reply on this consent to communicate with me/us by :

- a) Electronic mail ("email) to the email address(es) noted above;
- b) In the case of notices or documents required under the National Consumer Credit Protection Act 2009 (Cth) (including the National Credit Code, by making the notice or other document available for a reasonable person on the Recipient's information system for retrieval by me and promptly notifying me by electronic communication that the notice or other documents is available for retrieval on the system and the nature of the notice or other document;
- c) In the case of notices or documents required under Chapter 7 of the Corporations Act 2001, making a notice available for me/us to access on their website, subject to also sending me an email with a hyperlink to the disclosure or a written (paper or electronic) notice with a reference to the website address where the disclosure can be found;
- d) Any other method of electronic communication permitted by law.

By giving this consent, I/we acknowledge the recipients may no longer send me/us notices to other documents in paper form.

I/We undertake to:

- a) Check electronic communications, including my/our emails, regularly for notices and other communication from the recipients;
- b) Ensure my/our email address remains current (or as other notified to the recipients); and
- c) Ensure emails from the recipients are not blocked

I/We understand the recipients rely on me/us to keep my/our nominated e-mail or physical (street) address details up-to-date and to notify the recipients when they change.

I/We understand the provision of electronic documents does not alter my/our obligations under and terms and conditions of any contract that I have with a Credit Provider and that we should print and save a copy of any notice or other document provided to me/us electronically. I/We confirm that I am/we are responsible for ensuring that I/we maintain the appropriate software and hardware, including printer, to be able to access, view, retrieve, print and save a copy of any documents provided to me/us by electronically communications.

I/We understand that my/our consent to the giving of documents by electronic communication may be withdrawn at any time. I/we can go back to receiving paper notices and other documents, delivered by post to my/our nominated street address, by notifying the recipients in writing withdrawing the ECC.

3. AUTHORISATION TO OBTAIN CREDIT REPORT

I/We authorise the recipients, who I/We acknowledge are assisting me/us to deal with credit reporting bodies, to make a request on my behalf to obtain my/our credit reporting information about my consumer and commercial credit worthiness from credit reporting bodies.

4. ACCEPTANCE OF THIS CONSENT

i/We solemnly and sincerely declare that I/We have read and accept and give all of the consents set out in this Privacy Act Consent form, I/we acknowledge that if I do not wish to give any of the consents set out in this Privacy Consent form, I can indicate this by striking out the relevant consent above and acknowledge that, if I do so, the recipients may not be able to arrange finance or related insurances for me.

Signature of Applicant/Guarantor

__/__/_____

Full Name of Applicant/Guarantor

Signature of Applicant/Guarantor

__/__/_____

Full Name of Applicant/Guarantor

SCHEDULE OF CREDIT PROVIDERS

Name	ABN	Web Address
Adelaide Bank	11 068 049 178	www.adelaidebank.com.au
AMP Bank	84 076 300 379	www.amp.com.au
ANZ	11 005 357 522	www.anz.com.au
Australian First Mortgage	30 350 087 359	www.australianfm.com.au
Automotive Financial Services	73 003 622 375	www.afs.com.au
Bankwest	48 123 123 124	www.bankwest.com.au
BMW Australia Finance	78 007 101 715	www.bmw.com.au
Capital Finance Australia	23 069 663 136	www.capitalfinance.com.au
Citigroup Pty Ltd	88 004 325 080	www.citibank.com.au
Commonwealth Bank Australia	48 123 123 124	www.commbank.com.au
Fin One Pty Ltd	80 139 719 903	www.finone.com.au
Firstmac	59 094 145 963	www.firstmac.com.au
Homeside	12 004 044 937	www.homeside.com.au

ING Direct	24 000 893 292	www.ingdirect.com.au
La Trobe Financial	30 006 479 527	www.latrobefinancial.com.au
Loan Avenue	31 113 255 708	www.loanave.com.au
Macquarie Leasing Pty Ltd	38 002 674 982	www.macquarie.com.au
ME Bank	56 070 887 679	www.mebank.com.au
MKM Capital	73 111 776 464	www.mkmcapital.com.au
Money 3 Corporation Limited	63 117 296 143	www.money3.com.au
National Australia Bank	12 004 044 937	www.nab.com.au
Pepper Asset Finance Pty Ltd	56 165 183 317	www.peppergroup.com.au
Pepper Home Loans	55 094 317 665	www.pepperonline.com.au
Resicom Financial	78 118 857 971	www.resicom.com.au
Secure Funding (Liberty)	25 081 982 872	www.liberty.com.au
St George Bank	33 007 457 141	www.stgeorge.com.au
Suncorp	66 010 831 722	www.suncorpbank.com.au
The Rock building society	26 133 623 962	www.therock.com.au
Westpac Bank Australia	33 007 457 141	www.westpac.com.au