

Privacy Consent – Version 1

Moravia Capital Pty Ltd

Company:	Moravia Capital Pty Ltd
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By signing this document you consent to us, related bodies corporate, affiliates and some other entities collecting, using, holding and disclosing personal and *Credit Information* about you. You can find out more about how we deal with your privacy by viewing our Privacy and Credit Reporting Statement. We may seek and obtain further *Personal Information* (including sensitive information) and *Credit Information* about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or provide us with your *Personal Information* and *Credit Information* we may not be able to arrange finance for you or provide other services.

We are required to collect your *Personal Information* to provide credit to you and also to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

1. What is *Personal Information*?

Personal Information includes:

- a. any information or an opinion from which your identity is apparent or reasonably apparent;
- b. sensitive information which includes such things as your racial or ethnic origin, political opinions or membership of political associations, religious or philosophical beliefs, membership of a professional or trade association or trade union, sexual orientation or criminal record, that is also personal information. Your health, genetic and biometric information and biometric templates are also sensitive information; and
- c. a permitted health situation as defined in section 16B of the *Privacy Act 1988* (Cth) which includes:
 - i. health information to provide a health service;
 - ii. health information for certain research and other purposes;

- iii. the use or disclosure of health information for certain research and other purposes;
- iv. the use or disclosure of genetic information; and
- v. the disclosure of health information for a secondary purpose to a responsible person for an individual.

2. What is *Credit Information*?

Credit Information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. *Credit Information* also includes credit reporting information supplied to us by a credit reporting body.

3. How do we collect your Information?

We collect *Personal Information* and *Credit Information* about you and your interactions with us, for example, when you request or use our products or services, make a card payment or transfer money, phone us or visit our website. When you use our website, we may collect information about your location or activity including your IP address, telephone number and whether you've accessed third-party sites. Some of this website information we collect using cookies.

We may collect *Personal Information* and *Credit Information* directly from you and from third parties that you authorise us to collect from including but not limited to credit reporting bodies.

4. How do we use your Information?

We collect, use, hold and disclose your *Personal Information* and *Credit Information* for the purposes of:

- a. arranging for the provision of credit to you;
- b. providing credit to you; and
- c. sharing information with industry and government bodies including but not limited to the Australian Bureau of Statistics.
- d.
- e.

5. Privacy and Credit Reporting Statement

You may gain access to the *Personal Information* and *Credit Information* that we hold about you by contacting us. A copy of our Privacy and Credit Reporting Statement can be obtained from the link above.

The Privacy and Credit Reporting Statement contains information about how you may access or seek correction of your *Personal Information* and *Credit Information*, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, the fact that credit reporting bodies may provide your *Personal Information* and *Credit Information* to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement – including our right to report a default or a serious credit infringement to credit reporting bodies, your right to request that credit reporting bodies not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a credit reporting body not to use or disclose *Credit Information* about you if you believe you are a victim of fraud.

6. Exchange of *Personal Information* and *Credit Information*

We may exchange your *Personal Information* and *Credit Information* with the following entities (some of which may be located overseas):

- a. the credit reporting bodies identified below to assess an application for credit and manage that credit. In particular, we obtain *Credit Information* about you from a credit reporting body;
- b. other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity;

- c. finance brokers and other persons who assist us to provide credit to you;
- d. financial consultants, accountants, lawyers and advisers;
- e. industry bodies, government authorities, tribunals, courts or otherwise;
- f. businesses assisting us with funding for credit;
- g. entities to whom we outsource some of our functions;
- h. trade insurers, other insurers, valuers and debt collection agencies;
- i. any person where we are required by law to do so;
- j. any of our associates, related bodies corporate or credit contractors;
- k. your referees, such as your employer, to verify your information you have provided;
- l. any person considering acquiring an interest in our business or assets; and
- m. any organisation providing online verification of your identity, including but not limited to Green ID Australia - <https://gbg-greenid.com/>.

7. Customer Identification

We may disclose *Personal Information* about you to an organisation, including credit reporting bodies proving verification of your identity, including online verification of your identity. The organisation will give us a report of whether that *Personal Information* matches personal and *Credit Information* held by the organisation. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

8. Credit Reporting Bodies

We may exchange your *Personal Information* and *Credit Information* with the credit reporting bodies listed below. The information may be included in reports that the credit reporting bodies give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders:

- (a) Equifax Pty Ltd –
<https://www.equifax.com.au>

9. Overseas Disclosure

We may disclose your *Personal Information* and *Credit Information* to overseas entities including related entities and service providers located overseas. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in our Privacy and Credit Reporting Statement. We attempt to select secure and reputable offshore service providers, but we are not liable for any breach or misuse of information sent offshore, and the information will not have the same protection as under Australian privacy laws.

10. Storage and Security

We may store your *Personal Information* and *Credit Information* in the cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Executed for and on behalf of Borrower:

Signature of Borrower 1

Date

Name of Borrower 1