

PRIVACY DISCLOSURE AND CONSENT

Money Now Pty Ltd
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Melbourne Victoria 3000
Australian credit licence number:
423005(Money Now)

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Locked Bag 41002, Collins Street East
Melbourne Victoria 8003
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Credit representative number: 463252
(Just Honk)

This Privacy Disclosure and Consent explains, and seeks your consent to certain aspects of, the ways in which we (Money Now and Just Honk and the potential lenders) collect, use, handle and disclose your personal information in relation to the assistance that we provide you in accordance with the *Privacy Act 1988* (Cth).

Personal information includes information about you, including your personal details and contact information. It also includes your credit history (including information about your past experiences with us and other lenders, the kinds of credit products you have had or sought, how you have managed your obligations, information contained in a credit report about you, and information about your credit worthiness based a credit report about you) for the purpose of seeking a quote for the cost of credit from a credit provider, and to arrange for the establishment of a credit account.

Providing information about another person

You confirm that when you give us personal information about another person, such as a spouse or co-worker, you are authorised to do so and agree to inform the person that we have collected their information as part of this application, and advise them of the contents of this Privacy Disclosure and Consent.

Collecting your personal information

You agree that we may collect, hold and use the personal information that you supply to us in the application or otherwise in order to assess, complete and process the application (including communicating with potential lenders) and to manage any credit contract, identify you, execute your instructions, manage our relationship with you, comply with legislative or regulatory requirements, for internal processes, strategic planning, risk management and pricing, credit reporting systems, government bodies, and identify and (unless you tell us not to) contact you to discuss other services that may be of interest to you.

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to identify you, and by *National Consumer Credit Protection Act 2009* to collect information about you to learn about and verify your financial situation. Without your information we may not be able to assist you.

Exchange of personal information generally

We will exchange your personal information with the potential lenders of the loan and the issuer of any insurance products for which you are applying. We may also exchange personal information about you with others to verify that it is correct (for example your employer); our related bodies corporate, assignees, agents, contractors and external advisers; organisations for verifying your identity; your agents, advisers, guardians or attorneys; law enforcement, regulatory and government bodies; anyone who introduces you to us; any person we consider necessary to execute your instructions; persons with whom you make a joint application; any financial institution to or from which a payment is made in relation to your application; and debt collection agencies.

Exchange of personal information with credit providers

You agree we may collect personal information about you from, and/or disclose it to, credit providers for the purpose of:

- assessing an application for credit; and
- collecting overdue payments.

Exchange of personal information with credit reporting bodies

You agree we may exchange personal information about you with credit reporting bodies (CRBs), including by:

- obtaining a consumer credit report about you for the purpose of assessing an application for, or collecting overdue payments of, commercial credit;
- obtaining commercial credit information about you in order to assess an application by you for consumer credit; and
- disclosing any failure by you to meet your payment obligations in relation to consumer credit and the fact that you have committed fraud or other serious credit infringement,

and the potential lender who receives and/or approves your loan may also do so.

The types of information we may exchange with CRB include (amongst other things) your name and other personal details, your current and previous addresses, the name of your employer, your driver licence number, the fact that you have applied for credit and the amount, details of any overdue payment or defaults and advice that payments are no longer overdue, and information about serious credit infringements.

The CRB we use is Veda Advantage, whose privacy policy (which explains how Veda Advantage manages credit information) and contact details are at www.veda.com.au/contact-us.

CRBs may include information which we provide in reports to other credit providers to assist them to assess your creditworthiness.

You can ask a CRB not to use or disclose credit information it holds about you for a period of 21 days (called a 'ban period') without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. You agree to us accessing your personal information (including consumer credit information) held with a CRB, even if there is a ban period in place, for the purposes of assessing an application for credit or in order to collect overdue payments.

CRBs may use credit information they hold to respond to requests from us or other credit providers to 'pre-screen' you for direct marketing. You can ask a CRB not to do this. However, you may still receive communication from us that has not been 'pre-screened' (unless you ask us not to).

Authority for potential lenders to give information to us

You authorise the potential lender who receives your application for a loan, to provide us with certain information. You authorise the potential lender to disclose to us information including, but not limited to your application and the potential lender's assessment of it. If your application is referred for further assessment, you request the potential lender to disclose credit eligibility information about you to us, as your authorised representative.

If your loan is approved, your finance contract account name and number, information regarding the ongoing management of your

account, any change to your contract details, the balance of your account from time to time, whether there are any arrears on your account, the amount of those arrears (if any) and whether or not the finance contract is discharged.

Identity verification

We may disclose your personal information (including your name, residential addresses and date of birth) to a credit reporting body for the purposes of verifying your identity. In doing so, we may request that the credit reporting body use this information to provide us with an assessment of whether the personal information matches (in whole or part) the personal information contained in a credit information file of the credit reporting body. The credit reporting body may then prepare and give to us this assessment. If you do not wish for us to verify your identity in this way, please contact us, so that we can attempt to identify you by other means.

Electronic communications

If you provide us with an email address or mobile phone number, you consent to us using them to send you notices and documents. We may send notices and documents to you as attachments to an email or as hyperlinks in an email, including a credit guide from the financier and a financial services guide and product disclosure statement from any insurer. Paper documents may no longer be given, unless we are legally obliged to give you in hard copy. Electronic addresses must be regularly checked for notices from us. You should nominate an email address or mobile phone number which is only accessible by you, rather than, for example, one which is accessible by your work colleagues or family members. Your consent to the giving of documents by electronic communication may be withdrawn at any time.

Transfer of personal information overseas

We are not likely to disclose your personal information to entities outside Australia.

Communications

We may use and exchange your personal information so that we can contact you at any time in the future by telephone, electronic communication, online and other means to discuss matters associated with services we have or are providing to you and as a matter of ongoing customer care (for example, we may contact you to check in on how your new vehicle is going, or later down the track to see whether you would like our assistance to acquire a new car). This may include providing information and other products, services or offers that may be of interest to you unless you opt out of receiving such communications.

☐ By ticking this box, you **do not** consent to us using and exchanging your personal information for the communication purposes described above.

Further information

You have rights to access and seek correction of personal information we hold about you, and our Privacy Policy contains information about how you may do this, how you may make a complaint about a breach of your privacy rights, and how we deal with complaints. You can contact us using the contact details below:

Contact: Privacy Officer
Email: privacy@justhonk.com
Phone: 1300 649 515
Fax: 1300 733 444
Postal address: The Privacy Officer
Just Honk Pty Ltd
Locked Bag 18, Collins Street East
Melbourne VIC 8003

For more information, our Privacy Policy and Credit Information Policy are available on our website www.justhonk.com.

Potential lenders

The potential lenders who may also rely on this Privacy Disclosure and Consent include: Macquarie Leasing Pty Ltd ABN 38 002 674 982 and St George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 ACL 387944.

You may obtain a copy of their privacy policy and contact details from their website shown below.

Macquarie Leasing Pty Ltd
www.macquarie.com.au/mgl/au/leasing

St George Bank
www.stgeorge.com.au

I have read and understood the Privacy Disclosure and Consent and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Disclosure and Consent. Where I have provided information about another individual, I declare that the individual has been made aware of that fact and the contents of the Privacy Disclosure and Consent.

Print name

Your signature

Date