

Privacy Collection Notice (Borrowers)

This Privacy Collection Notice explains how Lend Collective Pty Ltd ACN 622 340 667 and its subsidiaries (referred to as "us", "we" or "our") collect, use and disclose your personal information (including credit information).

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you agree to inform that person of the content of this Privacy Collection Notice.

This Privacy Collection Notice applies to **all applicants** and **all guarantors** who are individuals.

Collection

We collect your personal information so that we can consider any application (for credit or a related guarantee), establish and administer the financial product or service provided to you, provide services to you in relation to that product or service, perform administrative functions, conduct customer satisfaction research, improve our products and develop new products, collect overdue payments relating to credit you owe or a guarantee you have given so that we can tell you about other products and services and products and services you may be interested in.

In certain circumstances, we may also be required to collect sensitive information about your health, for example when you make an application for assistance with financial hardship caused by illness or injury. We may collect this information from the third parties, for example a doctor or a hospital.

Further, we may collect your personal information to comply with legislative and regulatory requirements, for example under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

If you do not provide us with the information we request or authorise us to collect this information from third parties, we may not be able to provide you with the financial products and services that you have requested.

Where possible, we will collect your personal information directly from you. However, we may also be required to collect personal information (including credit information and credit eligibility information) about you from a third party. These parties may include other credit providers or financial institutions, your representatives such as financial advisers or accountants, your insurers, publicly available sources (e.g. telephone directories), brokers, referrers or other intermediaries, our corporate partners or agents, government agencies and credit reporting bodies.

In addition to the above, we may use technology called "cookies" to collect statistical information on our website use. When you call us on the telephone, we may monitor and in some cases record the telephone conversation for staff training and record-keeping purposes. Further, when we communicate with you by email, we may use technology to identify you so that we will be in position to know when you have opened the email or clicked on a link in the email.

From time to time we may receive information that we have not asked for about you from third parties. We will only keep, use and disclose this information as permitted by law.

Exchange – General

We may disclose your personal information in the normal operations of our business with parties which include our related bodies corporate, other credit providers (for example, to notify them of a default by you or of the status of your credit facility if you are in default with any of those other credit providers), regulatory bodies and government agencies, courts and external dispute resolution schemes, your agents, brokers, referrers and other intermediaries, credit and debt agencies, payments systems participants, agents, contractors and professional advisers who assist us in providing our services, your or our insurers, your referees and guarantors or borrowers as applicable (or prospective referees and guarantors or borrowers), third parties for securitisation purposes and organisations that carry out functions on our behalf including mailing houses, data processors, researchers, debt collectors, system developers or testers, accountants, auditors, valuers and lawyers.

We may also disclose your personal information to third parties where you request us to or consent to us doing so or in order to fulfil our legal obligations.

Some of the parties with which we exchange your personal information, including our service providers and other third parties listed above, may be located outside Australia in countries including the United Kingdom and the United States.

Exchange – Credit Reporting Bodies ("CRBs")

We may exchange your personal information with a CRB to obtain a credit report about you or to allow the credit reporting agency to create or maintain credit history information about you, or for both purposes. The types of information we exchange may include identification information, consumer credit liability information, repayment history information, a statement that an information request has been made in relation to the individual by us, the type and amount of credit sought in an application, default information, payment information and our opinion that you have committed a serious credit infringement in relation to credit provided to you by us. For more information about credit reporting, including the name and contact details of the CRBs to which we disclose your information, the types of information we disclose and your rights in relation to that information, please see our Privacy Policy, available via our website www.lendcollective.com or you can request a hard copy by calling 0400 215 677.

Credit reports

By agreeing to this Privacy Collection Notice, you consent to us obtaining a credit report about you from a CRB. This credit report may include:

- credit information (a "**consumer credit report**"); or
- information concerning your commercial credit activities or commercial creditworthiness (a "**commercial credit report**").

If you have a credit facility with us (or are an applicant for a credit facility), we may obtain a consumer credit report or commercial credit report about you either before, during, or after the provision of credit to you and you agree that we may use that credit report to assess your application for credit, to collect overdue payments you owe or for our internal management purposes related to credit provided to you.

If you are a guarantor in relation to a credit facility with us, you agree that we may use that credit report to assess whether to accept you as a guarantor.

Exchange – Guarantors

If you have a credit facility with us (or are an applicant for a credit facility), we may give information about you to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you.

This may happen before, during or after the provision of credit to you and may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

By agreeing to this Privacy Collection Notice, you consent to us disclosing your personal information to a person who has offered to act as, or is, a guarantor in relation to a credit facility with us, or who has offered to provide, or has provided, security for credit applied for by you, including for the purpose of that person considering whether to act as a guarantor or provide security.

Exchange – Other Credit Providers

We may exchange information about you with another credit provider. This information may include any information about your creditworthiness (including any information contained in a credit report obtained by us).

By agreeing to this Privacy Collection Notice, you consent to us disclosing your personal information to another credit provider for the purpose of:

- assessing an application you have made for credit or assessing your creditworthiness;
- notifying those other credit providers of the status of your credit facility if you are in default with any of those other credit providers; or
- attempting to assist you to avoid defaulting on your credit obligations.

Our Privacy Policy

Our Privacy Policy, a copy of which can be found at www.lendcollective.com/privacy, sets out how you can access and correct information we hold about you (including credit reports and other credit information), how you can complain about a breach by us of the Australian Privacy Principles, Part IIIA of the Privacy Act and/or the CR Code and how your complaint will be handled. It also specifies the countries to which your information may be disclosed and will be updated regularly.

You may contact our Privacy Officer in relation to your personal information (or to opt out of marketing) by:

- telephone on 0400 215 677
- email at joe.galvez@lendcollective.com
- post at Level 27, 101 Collins Street, Melbourne, Victoria, 3000

Consent

By acknowledging this Privacy Collection Notice, you consent to us,

1. collecting, using and disclosing information about you in the manner described above; and
2. obtaining a credit report about you from a CRB that may include credit information (a "**consumer credit report**") or information concerning your commercial credit activities or commercial creditworthiness (a "**commercial credit report**"); and
3. (unless you opt out) using your personal information to identify and provide you with information (including, where permitted by law, by mail, telephone or electronically) about products and services you may be interested in.