

Permission to obtain and disclose personal information and credit related information.

Parties

In this document:

- “We” us” and “our” mean Think Tank Group Pty Ltd ABN 75 117 819 084, Think Tank Nominees Pty Ltd ACN 63 133 763 452 and their related entities.
- “You” means any person who signs this document.
- “Credit Providers” means us, any introducer, dealer or broker referred to in a loan application, any person assisting in processing a loan application and other entities involved in the funding, loan servicing or securitisation of any loan applied for by you or guaranteed by you.

Our Privacy Policy and Credit Reporting Policy

More information about what we collect, how we collect it and how we deal with your personal and credit related information can be found in our Privacy Policy & Credit Reporting Policy (Privacy Policy) and our Statement of Notifiable Matters. These are available at www.thinktank.net.au. For any questions about this form, or our Privacy Policy or to obtain hard copies of our Privacy Policy or Statement of Notifiable Matters you can contact Compliance by calling 1300 781 043 or emailing us at compliance@thinktank.net.au.

What information we collect and disclose

When you apply for a loan or agree to guarantee a loan we sometimes need to collect, hold and disclose your personal and credit information. More information about what information we collect, hold and disclose is set out in our Privacy Policy. We and other Credit Providers may collect this information from you or obtain it by other means including from a credit reporting body, public registers other parties such as introducers, employers, referees, other parties to a loan, websites or social media.

Accessing and correcting your information

Details regarding accessing and correcting your personal information can be obtained from our Privacy Policy.

Credit reporting bodies

Credit reporting bodies are bodies that give reports to credit providers about credit to help them decide whether to provide finance. The credit reporting bodies that we currently obtain information from and disclose information to are **Equifax, Illion** and **Experian**. We may add additional credit reporting bodies to this list in the future. We may disclose your personal information including credit information to credit reporting bodies. Information disclosed will include information about your credit history, credit liabilities and defaults. Credit reporting bodies may share information we disclose to them about you with other credit reporting bodies or other credit providers. More details about credit reporting and how to contact the credit reporting bodies we use or any other credit reporting bodies we use in the future can be obtained from our Privacy Policy. This includes information about how to find out how credit reporting bodies handle your information and restricting disclosure for pre-screening for marketing or in the case of fraud. We may also obtain information from credit reporting bodies to assess an application or assist us in managing your loan.

Who we disclose your information to

We may disclose your personal information including your credit related information to organisations that we deal with in the course of our business or carry out functions on our behalf including:

- Any agent, contractor or service provider we engage to carry out functions on our behalf;
- Introducers, finance brokers or other intermediaries in relation to a loan;
- Debt collection agencies.
- Any third party providing a product or service in connection with one of our loans including mortgage, title and trade insurers.
- Entities involved in the funding, loan servicing or securitisation of your loan including without limitation BNY Mellon Australia,
- Credit reporting bodies;
- Law enforcement agencies where required by law or in the course of investigation into fraudulent or unlawful activities or government or statutory authorities;
- Guarantors of loans, other mortgagors or joint borrowers; and
- Potential or actual purchasers of any part of our loan book or other assignees.

What we do with your information

More information about how your information is held and used by us or other Credit Providers is set out in our Privacy Policy.

Verification of identity

We are required under the Anti-Money Laundering and Counter-Terrorism Financing Act to verify your identity. Generally we do this by disclosing your name, address, and date of birth to a credit reporting body and they will provide a report on whether these details match the details held on their database. By executing this form you give your express consent to do this. If you do not wish us to do this you need to tick the box and we will use alternate methods to identify you. If we cannot verify your identity using information held by a credit reporting body we will advise you and give you the opportunity of contacting the credit reporting body to update your credit file.

Disclosing information overseas

Our business is operated only in Australia. However, in some cases your personal information may be disclosed to organisations overseas. You can find details of the location of these organisations in our Privacy Policy. Overseas organisations may be required to disclose information shared with them under a foreign law.

Marketing

The Credit Providers may use and share with our related entities, information about you for marketing our products to you. If you do not want to receive any information about products and services (supplied by us or our preferred providers) which we consider may be of value or interest to you please tick the box.

Acknowledgement

You authorise us and the other Credit Providers to deal with your personal information including your credit related information in accordance with this document and our Privacy Policy.

By signing this application, you acknowledge having read and understood these permissions to obtain, use and disclose information.

Consent to receive documents electronically

By signing this document, you consent to receiving electronic copies of documents in connection with a credit application or a loan facility. We will rely on this consent to communicate with you electronically to the email address specified by you in a loan application form or otherwise notified by you. By consenting to receiving electronic copies of documents, you acknowledge that:

- You may no longer receive paper documents;
- You must check your emails regularly for notices and other communications from us; and
- You must advise us if your email address changes so that we may update our records.

If you do not wish to receive electronic copies of documents, you can tick the box below and we will act accordingly. In addition, your consent to receive electronic documents may be withdrawn at any time by providing notice to us in writing.

I do not wish to receive electronic copies of documents.

Print name 1 Print name 2

Signature 1 Signature 2

Date Date

Print name 3 Print name 4

Signature 3 Signature 4

Date Date