

Privacy Consent Form

1. Background to your consent

By signing this Form you consent to Metro Finance Pty Limited (ABN 44 600 674 093) and Metro CF Pty Ltd (ABN 85 650 102 891) (us, we or our) collecting, using, holding and disclosing personal and credit-related information about you as set out in this Form and our Privacy Policy which is available at metrofin.com.au/privacy. Alternatively, you may request a printed copy of the Privacy Policy or this Privacy Consent Form by contacting us on 1300 967 307.

Personal information means information or an opinion about an identified individual, or an individual who is reasonably identifiable. **Credit-related information** includes credit information, credit eligibility information and Credit Provider (CP) derived information as those terms are defined in the Privacy Act 1988 (Cth) (**Privacy Act**). Credit-related information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.

2. Why we collect your information and what we use it for

We collect, use, hold and disclose personal and credit-related information about you for the purposes of confirming your identity, assessing your application for a product or service, arranging or providing credit to you, managing that credit, assessing whether to accept you as a guarantor (as applicable), providing you with novated car leasing services and managing our relationship with you. You do not have to provide us with any personal information or credit-related information but, if you don't, we may not be able to provide our services to you. In some circumstances we are also required or authorised to collect information about you in accordance with the following laws that apply to our business: the National Consumer Credit Protection Act 2009 (Cth), the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the Personal Property Securities Act 2009 (Cth).

3. More information in our privacy policy

Our privacy policy contains information about how you may access or seek correction of your personal information and credit-related information, how we manage that information, how you may make a complaint if you believe we have breached your privacy and how we will deal with such a complaint. It also contains important information you should be aware of including:

- the information we can share about you with a credit reporting body (CRB);
- the information we use to assess your creditworthiness;
- what happens if you fail to meet your credit obligations or commit a serious credit infringement;
- your right to request that CRBs not use your credit-related information for the purposes of pre-screening direct marketing, and not to use or disclose it if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.
- your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud;
- your right to access credit-related information we hold about you;

- your right to request that we correct credit-related information we hold about you; and
- your right to make a complaint.

4. Consumer and commercial credit-related information

We may exchange (receive or disclose) your commercial and consumer credit-related information with entities listed in section 8 below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit information. If we disclose your credit-related information to a CRB, they may include the information in reports provided to credit providers to assist them to assess your credit worthiness. We may be entitled to disclose to a CRB if you fail to meet your payment obligations in relation to consumer credit or commit a serious credit infringement.

The CRB with which we generally exchange information is Equifax Australia, who can be contacted at <https://www.equifax.com.au/> or by telephone on 13 8332. We may also exchange information with Equifax to verify employment information. Equifax Australia is required to have a policy which explains how it will manage your credit-related information, which is available here: <https://www.equifax.com.au/credit-reporting-policy>.

5. Exchange information with credit providers

We may exchange your personal and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

6. Exchange information with guarantors

We and the relevant lenders may exchange your personal and credit-related information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you for the purposes of that person considering whether to act as guarantor or offer property as security for the credit.

7. Exchange information to verify your identity

We need to verify your identity and the authenticity of identification documents such as your drivers' licence, passport, or birth or marriage certificates. To do this, we may exchange your personal information with organisations and government agencies providing verification services. Please see our Privacy Policy for more information.

8. Exchange information with other entities

We may exchange personal and credit-related information between Metro Finance Pty Limited, Metro CF Pty Ltd and their related bodies corporate, and with the following types of entities:

- brokers and persons who assist us to provide our products to you, as well as your authorized representatives, guarantors and co-applicants where you are an applicant or client of ours

- Financiers and rating agencies for the purpose of the funding, refinancing, sale or securitization associated due diligence and review of the products and related services provided to you
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding, servicing and collection activities for loans
- In respect of novated leases, salary packaging companies and vehicle fleet operators
- Any organisations and government agencies where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets.

9. Overseas disclosure

Some of the contractors, service providers and other third parties (including data warehouses, data partners and analytic services and consultants) we use may be located outside Australia in countries including Singapore, the United States, India and the Philippines. Please see our Privacy Policy for more information. We do not currently share any of your credit-related information with a CRB overseas, however, we may disclose credit-related information to a CRB who engages other parties overseas.

10. Marketing Communications

We will use your personal information to send you offers for products and services we believe may be of interest to you (including by email, SMS or other means) unless you have previously told us that you do not want to receive marketing offers from us. The products and services offered may be provided by us or one of our third-party partners.

If you do not want to receive direct marketing from us, you can manage your preferences by letting us know using the contact details in our privacy policy or follow the opt-out instructions in the message.

Your consents

Consent to exchange information with Authorised Person(s)

By signing below, you acknowledge that you are authorised to provide the personal and credit-related information that you make available to us.

You authorise the Authorised Person(s) named below to give to and receive from us any record or personal or credit-related information about you in connection with the processing and acceptance of any application for credit facilities and/or the subsequent management of any credit provided or arranged:

11. Electronic communications and signatures

Where it is permitted by law, we would like to communicate with you electronically and also have documents signed electronically. Electronic communication includes sending notices, statements, documents and other information by means such as email, SMS messages and making those materials available to you through our website.

By signing below, you consent to electronic communications and signatures. We may act on and rely on information that you provide to us electronically or which you sign electronically. If we want you to sign a document electronically, we will provide you with information about how to do it.

- We will use the electronic details that you provide to us and you will let us know if those details change and you will regularly monitor those electronic communication channels
- You will secure the materials and information that we send to you electronically and will print out copies for your records
- Electronic communications are deemed to be received where sent by email when the email reaches the server used by your email system, and where sent by SMS when the SMS is sent to your mobile phone number, even if you do not read the communications
- Providing materials or information electronically does not affect any rights or obligations that you or we may have
- You may withdraw your consent to electronic communications and signatures at any time and, from that time, we will provide you with printed copies of material and information.

Name(s) of Authorised Person(s)

Finance Broker: _____

Employer: _____

Accountant: _____

Solicitor: _____

Consent

Each of the persons signing below:

- a) consents to their personal information and their credit-related information being collected, used, disclosed, exchanged and managed as described in this Form and our Privacy Policy;
- b) confirms that where they provide personal information about any other person, they are authorized by that person to do so;
- c) consents to our service provider, Equifax Pty Ltd, collecting, using and disclosing their personal information in accordance with its **Verification Exchange Collection Statement**, including disclosing to their employer (or to payroll or other service providers who might act on behalf of their employer) to identify them, and to collecting and using their employment income, history and related information from such parties and disclosing that to us for purposes of this application;
- d) consents to electronic communications and signatures; and
- e) acknowledges this Form is not an offer or acceptance of credit.

Each of the persons signing below acknowledges that the **Verification Exchange Collection Statement** has been made available to them at <https://www.equifax.com.au/hr solutions/pdf/ve-collection-statement.pdf>

Applicant/Guarantor/Director (delete whichever is inapplicable)

SIGN HERE
←

Full Name (Printed)

Signature

Date

Applicant/Guarantor/Director (delete whichever is inapplicable)

SIGN HERE
←

Full Name (Printed)

Signature

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