



## Privacy Disclosure Statement & Consent

### Overview

This Privacy Disclosure Statement & Consent describes how SuperLX collects information about you (and the members of your fund) for the purposes of assisting you obtain an SMSF Loan. When you sign your application you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

We require the information we collect from you and the guarantors to make a preliminary assessment of your fund's credit worthiness, to determine your fund's eligibility for an SMSF Loan, prepare an application on your behalf to the Lender and gather other information required by the Lender to approve and provide you with the finance you seek. If you do not provide the information sought we may be unable to process your application or we may be limited in the other services we can offer you.

### Your Information — Collection and Credit Reporting Body ("CRB") Disclosures

When we collect information from you in the credit application process, we use that information in a number of ways to assess your fund's credit worthiness and to determine your eligibility for an SMSF Loan. We may:

- Disclose your identification information to a CRB if you wish us to obtain a report on your behalf;
- Use any information the CRB provides in that report to assist us to make a preliminary assessment of your consumer credit or guarantor application; and
- Disclose your credit information to the Lender to apply for finance on your behalf.

The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

### The Lender

As part of providing our services to you, we may undertake tasks for the Lender, which are reasonably necessary to manage the application process. When doing so, we are acting as agent for the Lender, with the same privacy law requirements applying to both of us.

The Lender, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more CRBs.

The website of the Lender and the application form you sign contains details of each CRB with which it deals and other details about information held about you and describes your key rights.

## Your Rights

You have the right to ask:

- Us to provide you with all the information we hold about you;
- Us to correct the information we hold if it is incorrect;
- Us for copies of our privacy policy and this document, in a form that suits you; (e.g. hardcopy or email)
- The CRB not to use your information for direct marketing assessment purposes, including pre-screening; and
- The CRB to provide you with a copy of the information it holds about you.

You can gain access to the information we hold about you by contacting our Privacy Officer at the address on our website.

Our Privacy Policy is available on our website or we will provide you with a copy if you ask us.

## Disclosure and Consent

By signing your application you agree we may use your personal and credit information to:

- Assess your application to be a guarantor for the loan and to assess the credit application by your fund;
- Source the finances you required from the Lender; and
- As the law authorises or requires:
  - Disclose to, and obtain from, the Lender, information about you that is reasonably necessary to obtain the finance you require;
  - Obtain from, and disclose to, any third party, information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assist you obtain the finance required;
  - Provide you with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you, unless you tell us not to;
  - Disclose your personal and credit information to the extent permitted by law to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us. This includes service providers located overseas. It is not practical to list every country in which recipients will be located, however it is likely to include, Germany, New Zealand, United Kingdom, Philippines, India, Singapore, Japan & United States of America; and
  - Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us.

You also agree and consent to, as appropriate:

- When you are a guarantor, the Lender using that information to assess your suitability as a guarantor;
- The Lender disclosing your credit information (including information obtained by it from a CRB) to a guarantor, or a prospective guarantor;