

## Acknowledgement & Consent

Loda is a trading name of Loda Finance Pty Ltd, A.B.N 29611111605, Australian Credit Licence 485862. I understand by completing an application form that Loda Finance Pty Ltd (the entity) will collect, use, hold and disclose my information as outlined in the Privacy Policy, which I declare that I have read and understood.

## Collection of information

I consent to the entity collecting personal and credit information from me. I understand that if I do not provide all information that is requested from me the entity may be unable to provide me with their financial services. I also understand that if any of my personal information should change, such as residential address, phone number, email address, etc, it is my responsibility to advise the entity of this. I understand it may not always be practical or reasonable to collect information from me and as such, I provide my consent for the entity to collect personal information about me on an ongoing basis from:

- publicly available sources such as public registers; referees or point of contacts;
- employers or income providers;
- other financial service providers and financial institutions;

If any of these parties should request this Acknowledgement and Consent before providing information, I consent for this to be provided to them.

## Use of information

I consent to the entity collecting my information for the purposes of providing me with financial services and any related purpose including but not limited to:

- lending activities including accepting and assessing loan applications and disbursement of credit; credit management functions relating to the management of accounts and collection of overdue amounts; customer service requests such as providing access to and updating personal information and resolving disputes;
- gathering information and statistical data to analyse and evaluate business functions; developing our service offerings and improving overall business processes and efficiency.

## Disclosure of information

I consent to the entity disclosing my personal information to provide me with their financial services and any other related purpose as outlined above, on an ongoing basis to:

- my personal point of contacts, my employers and income providers;
- other financial institutions and debt collection agencies; credit providers, credit brokers, other referrers and other service providers.
- financiers, insurers, auditors, contractors, agents or service providers the entity uses to offer services; any proposed or actual guarantor; any other entity.

I understand my information may also be disclosed in other circumstances outlined in the entity's privacy policy.

I understand the entity may, in the ordinary course of our business, disclose my credit information to third parties which operate in the United States of America and while these parties may not, therefore, be subject to Australian Privacy Law, no person in those countries will be able to access my credit eligibility information without my express consent.

## Promotion of Products and Services

I consent to being contacted by the entity, and any external third parties or agents who act on their behalf, for the purposes of the promotion of products and services. I understand the entity may promote the products of their marketing partners. I understand that I may withdraw my consent and request not to receive promotional communications at any time by contacting the entity.

## Exchange of Information with Credit Reporting Bodies

I give my expressed and informed consent to the entity exchanging my personal and credit information with credit reporting bodies.

I understand that by giving this consent, the entity may collect information about me from credit reporting bodies, such as a credit report about me, as outlined in the entity's Privacy Policy. I acknowledge that the lender has notified me in its Privacy Policy and I understand that, the lender may disclose information about me to credit reporting bodies including, but not only:

- Information about my credit application; and
- Default information; and that even information about my credit application may have

an effect on my credit record.

I consent to the entity disclosing my information, such as name, date of birth, address, phone number and identity document information, such as Drivers Licence and Medicare Card, to a credit reporting body to complete an electronic identity verification. I understand that the credit

reporting body will attempt to match the information I have provided with the information they have access to and provide an assessment. I understand as part of the identity verification process;

- the information will be subject to an Information Match Request in relation to relevant Official Record Holder information; that the
- Information Match Request, the Information Match Result and other Information Match Data and our access to and use of the;
- document Verification Service may involve the use of third-party systems and services; and that information provided to or by you
- in or from Australia will be transmitted to New Zealand or vice versa.

I understand that if no match is found between the details I provide, and the information held by the credit reporting body, the entity will notify me of this. I also understand that if no match is found, I will have the opportunity to provide further documentation to verify my identity. I understand that if the entity is unable to verify my identity, the entity will be unable to provide me with financial services.

I understand that the details of the credit reporting body(s) that lender Exchanges information with are as follows;

Equifax Pty Ltd (Equifax)

W: [www.equifax.com.au](http://www.equifax.com.au)

PP: [www.equifax.com.au/privacy](http://www.equifax.com.au/privacy)

T: 13 8332

Experian Australia Credit Services Pty Ltd (Experian)

W: [www.experian.com.au](http://www.experian.com.au)

C: <http://www.experian.com.au/contact-us>

Illion (formerly Dunn & Bradstreet)

W: [www.dnb.com.au](http://www.dnb.com.au)

PP: <http://dnb.com.au/privacy-policy.html>

E: [publicrelations@dnb.com.au](mailto:publicrelations@dnb.com.au)

T: 1300 734 806

## Exchange of Information with Other Providers

I understand that by providing my consent to exchange my information with credit providers, credit brokers, other referrers and other service providers, this information may be sold to them or disclosed for a fee. The amount of the fee would be determined on referral. I understand where my information is exchanged, it is being exchanged for any of the purposes for which I have consented to the entity, including offering me products and/or services.

I understand that by providing my consent to exchange my information with credit providers, credit brokers, other referrers and other service providers, I am consenting to the entity exchanging all of my application information, such as my identification details, what type of loans I have, how much I have borrowed, whether I have met my loan payment obligations and if I have committed a serious credit infringement (for example, fraud).

## Electronic Communications

I consent to receive all communications, information and documents, where possible, from the entity through electronic communications, including but not limited to:

- requests for information regarding credit applications and contract variation requests; disclosure documents such as credit guides and
- information statements, copy of assessments, credit contract documents, variations of these and credit contract offers;
- notices, such as missed payment notices, default notices, final notices, settlement notices and account statements;
- marketing materials and promotions; any other communications, information, or documents that must or will be
- provided to you or which you have requested.

I understand that by giving consent to receiving electronic communications;

- communications may be sent via any electronic means, such as SMS and email;
- electronic media must be regularly checked for communications, information and
- documents; it is my responsibility to ensure the security of my electronic communications;
- paper-based documents may no longer be given; consent to the giving of documents by
- electronic communication may be withdrawn at any time.

## Commercial Electronic Messages

I understand that under the Spam Act 2003, the entity may not communicate with me via commercial electronic messages unless I provide my consent. I consent to the entity communicating with me via commercial electronic messages (email, SMS, fax) to provide me with convenient and fast communications.

## Electronic Bank Statement Retrieval

By making an application, I consent to the lender using on my behalf an electronic statement retrieval solution to collect my bank statements and transaction information. (If you do not agree you will not be able to proceed to use this online service.)

I understand that one or all the following statements retrieval providers may be used;

- Proviso (Privacy Policy: <https://proviso.com.au/terms/>. Terms and conditions: <https://proviso.com.au/privacy/>)
- Credit Sense (Privacy Policy: <https://creditsense.com.au/privacy-policy>. Terms and conditions: <https://prod.leadrhombus.com/credit-senseterms-and-conditions>)
- Credfin (Privacy Policy: <https://www.credfin.com.au/privacy>)

I understand that by using an electronic statement retrieval solution, such as those above:

- I have read and agree to their User Terms & Conditions and Privacy Policies.
- I understand I am using these services at my own risk.
- I consent to them having read-only access to my bank account transaction data and for this data to be provided to the entity and any party I have consented to.
- I understand that the transaction data supplied may include transactions from the previous 12 months from all available accounts. I understand my user login credentials are encrypted and safely stored by a third-party service provider on their servers in a secure environment outside Australia and that no unauthorised party will have access to this information.
- I authorise the entity to use my encrypted login credentials in any future credit services and for the entity to request a read-only transaction history.

## **Declaration**

I declare that I have read and understood this Acknowledgement and Consent document and that I acknowledge, authorise and consent to all the terms that it sets out.