

## FINANCE APPLICATION – NOVATED LEASE

### PERSONAL DETAILS

<b>Title</b>		<b>Given Name</b>		<b>Surname</b>	
<b>Middle Name/s</b>		<b>Maiden Name</b>			
<b>Date of Birth</b>		<b>Driver's Licence No.</b>		<b>Expiry</b>	
<b>Driver's Licence Type</b>	Full <input type="checkbox"/>	Provisional <input type="checkbox"/>	Learner <input type="checkbox"/>	Heavy Vehicle <input type="checkbox"/>	None <input type="checkbox"/>
<b>Marital Status</b>	Single <input type="checkbox"/>	Married <input type="checkbox"/>	De Facto / Partner <input type="checkbox"/>	<b>No. of Dependants</b>	
<b>Residency</b>	Citizen <input type="checkbox"/>	Permanent Resident <input type="checkbox"/>	VISA <input type="checkbox"/>	(Specify Type) _____	
<b>Residential Address</b>					
<b>Suburb</b>		<b>State</b>		<b>Postcode</b>	
<b>Postal Address</b>					
<b>Suburb</b>		<b>State</b>		<b>Postcode</b>	
<b>Home Phone</b>		<b>Mobile</b>		<b>Work Phone</b>	
<b>Email Address</b>					

### HOME OWNERSHIP STATUS (Minimum total of 3 years Residential History required)

<b>Current Status</b>	Own Outright <input type="checkbox"/>	Mortgaged <input type="checkbox"/>	Renting <input type="checkbox"/>	Boarding <input type="checkbox"/>	Living with Relatives <input type="checkbox"/>
<b>Years at Address</b>		<b>Months at Address</b>			
<b>Landlord's Name &amp; Phone (if renting)</b>					
<b>Previous Address</b>		<b>Years At Address</b>			
<b>Suburb</b>		<b>State</b>		<b>Postcode</b>	

### CURRENT EMPLOYER DETAILS

<b>Current Employer</b>		<b>ABN</b>	
<b>Position / Role</b>			
<b>Years with Employer</b>		<b>Months with Employer</b>	
<b>Employer's Address</b>			
<b>Suburb</b>		<b>State</b>	<b>Postcode</b>
<b>Contact Person</b>		<b>Role</b>	<b>Phone</b>
<b>Employment Status</b>	Full Time <input type="checkbox"/>	Part Time <input type="checkbox"/>	Casual <input type="checkbox"/> Contract <input type="checkbox"/>

### PREVIOUS EMPLOYER DETAILS (If current employer is less than 3 years)

<b>Previous Employer</b>		<b>ABN</b>	
<b>Position / Role</b>			
<b>Years with Employer</b>		<b>Months with Employer</b>	
<b>Employer's Address</b>			
<b>Suburb</b>		<b>State</b>	<b>Postcode</b>
<b>Contact Person</b>		<b>Role</b>	<b>Phone</b>

**STATEMENT OF ASSETS AND LIABILITIES**

**ASSETS**

**Own Outright?** (if not owned outright, ensure related liability is listed under Liabilities)

Home Property	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Investment Property 1	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Investment Property 2	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Investment Property 3	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Shares/Trust/Managed Funds	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Recreational Assets (Boat/RV)	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Plant & Equipment	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Motor Vehicle 1	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Motor Vehicle 2	\$ _____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Cash in Bank	\$ _____		
Superannuation	\$ _____		
Home Contents	\$ _____		

<b>LIABILITIES</b>	<b>Current Balance</b>	<b>Monthly Payment</b>	<b>Bank / Institution</b>
Home Property Loan	\$ _____	\$ _____	
Investment Property 1 Loan	\$ _____	\$ _____	
Investment Property 2 Loan	\$ _____	\$ _____	
Investment Property 3 Loan	\$ _____	\$ _____	
Margin Loan	\$ _____	\$ _____	
Loan for Investments	\$ _____	\$ _____	
Personal Loan	\$ _____	\$ _____	
Recreational Asset Loan	\$ _____	\$ _____	
Plant & Equipment Loan	\$ _____	\$ _____	
Motor Vehicle 1 Loan	\$ _____	\$ _____	
Motor Vehicle 2 Loan	\$ _____	\$ _____	

<b>LIABILITIES CONT.</b>	<b>Current Balance Owning</b>	<b>Monthly Payment</b>	<b>Bank / Institution</b>	<b>Credit Limit</b>
Credit Card 1	\$ _____	\$ _____		\$ _____
Credit Card 2	\$ _____	\$ _____		\$ _____
Credit Card 3	\$ _____	\$ _____		\$ _____
Bank Overdraft/s	\$ _____	\$ _____		\$ _____
Debt Agreement	\$ _____	\$ _____		
Tax Debt	\$ _____	\$ _____		

**STATEMENT OF MONTHLY INCOME AND EXPENSES**

<b>MONTHLY INCOME</b>		<b>MONTHLY EXPENSES</b>	
Gross Monthly Income	\$ _____	Mortgage Repayment	\$ _____
Net Monthly Income	\$ _____	Rent or Board	\$ _____
Spouse/Partner Gross Income	\$ _____	Vehicle Running Costs	\$ _____
Spouse/Partner Net Income	\$ _____	Private Education/Childcare	\$ _____
Investment Property Income	\$ _____	Rental Property Expenses	\$ _____
Government Benefit Income	\$ _____	Other Expenses	\$ _____
Investment Income	\$ _____	General Living Expenses*	\$ _____
Other Income	\$ _____	*All household/living costs not listed above – eg. food, phone/internet, utilities, council rates, entertainment, etc. Refer to attached <b>“General Living Expenses Calculator”</b> page to assist you in calculating this figure.	
Specify source of other income:	_____		

**PAST CREDIT ISSUES (if applicable)**

In the past 5 years, have you had any late payments / defaults / bankruptcies that may affect your credit history?

Yes No 

**If yes, please record below the details of each credit issue. Attach a separate page if necessary.**

Please provide as much information as possible (eg. description of issue and circumstances, lender, amount, date and current status) to assist us in explaining any past credit issues to the financier to facilitate your finance application.

**INSURANCE OPTIONS (These can be included in your financed amount)**

**Would you like Southgate to provide a quotation including:**

**Lease Protection Insurance**Yes No 

Lease Protection Insurance allows you to hand back (dispose of) your lease vehicle when certain unforeseen events occur in your life. This policy covers a range of specific circumstances outlined in the *Product Disclosure Statement (PDS)*, which include involuntary unemployment and disability. A "Monthly Payment Option" is included in the policy, to help you cover your lease payments and assist you to keep the vehicle.

**Extended Warranty Insurance**Yes No 

Extended Warranty Insurance is designed to provide cover after the expiry of the manufacturer or dealer statutory warranty on a vehicle. This warranty provides insurance coverage which replicates most of the features contained in a vehicle's original manufacturer warranty, with some exclusions as outlined in the *Product Disclosure Statement (PDS)*. Certain eligibility criteria will apply to this policy so please check with your Southgate consultant whether your vehicle is eligible to be covered.

**DECLARATION & SIGNATURE**

I declare have read and understood the particulars that have been completed in this declaration and state that those particulars are true, complete and not misleading, and have been made to Southgate Salary Packaging Services and the financier to enable us to assess my finance application.

**Full Name****Signature**

(no electronic signatures)

**Date****CHECKLIST - Items to be returned with finance application**

**Required Items to be returned with your finance application:**

- Signed Southgate '*Privacy Form*'
- Signed Financier '*Privacy Form*'
- Photocopy of Driver's Licence (front & back)
- 2 x Recent Payslips OR Letter of Employment (for you)
- 2 x Recent Payslips (for your spouse/partner)

**Please return your documents via:**

**Email:** [support@southgatesalpack.com.au](mailto:support@southgatesalpack.com.au) or email directly to your Southgate consultant.

**Fax:** 1300 500 150

**Post:** PO Box 183, South Melbourne VIC 3205

## PRIVACY DISCLOSURE STATEMENT & CONSENT

### Overview

Southgate Financial Services Pty Ltd, ACN ABN: 56103618499, trading as Southgate Financial Services, ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistently with Australia's privacy and credit reporting laws, collect, use and exchange consumer and/or commercial credit and personal information ('information') about you for those purposes.

### Privacy Disclosure Statement and Consent

We are collecting information about you, as applicable:

- To source for you, or a company of which you are a director:
  - Consumer credit for personal, household, domestic or residential investment purposes;
  - Commercial credit for business purposes; or
  - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- To support a guarantor application, you will provide.

As your broker, we require the information we collect from you to assess your credit, or guarantor, application or the credit application of a company of which you are a director, source a suitable credit provider and any required insurances and to manage the application process, where required. If you do not provide the information sought, we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

### Your information – Collection and Disclosure

When we collect information from you in the credit or guarantor application process, we use that information in a number of ways to assess your application and, where appropriate, to source a suitable credit provider or lessor and/or insurance provider. We may, as appropriate:

- Disclose your identification information to a consumer credit reporting service ('Consumer CRS') and/or a commercial credit reporting service ('Commercial CRS'), if you wish us to obtain a report on your behalf;
- Use any information a credit reporting service provides in its report to assist us to preliminarily assess your credit or guarantor application;
- Disclose your information to an insurer or insurers to source any insurances you wish to obtain; and
- Disclose your information to a credit provider or credit providers 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.

### Credit Providers

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

We may submit your application to one or more credit providers. Those credit providers and their website addresses are set out in the Schedule 1 at the end of this document.

A credit provider, to whom we submit an application, may disclose information about you to, and collect information about you from, one or more Consumer CRS or Commercial CRS.

The website of each credit provider contains details of each Consumer CRS and Commercial CRS with which it deals and other details about information held about you, including whether that information may be held or disclosed overseas and, if so, in which countries. The websites also describe your key rights. These details may be described on the credit providers' websites as 'notifiable matters', 'privacy policy', 'credit reporting policy' or 'privacy disclosure statement and consent', or similar.

For each Consumer CRS a credit provider uses the website details will include the following specific information:

- That the CRS may include information the credit provider discloses about you to other credit providers to assess your credit worthiness
- That, if you become overdue in making consumer credit payments or you commit a serious credit infringement, the credit provider may disclose that information to the Service
- How you can obtain the credit provider's and/or the Service's policies about managing your information
- Your right to access and/or correct information held about you and to complain about conduct that may breach the privacy and credit reporting laws
- Your right to request a CRS not to undertake pre-screening for purposes of direct marketing by a credit provider
- Your right to request a CRS not to release information about you if you believe you are a victim of fraud

This detail will also be included by the credit provider who approves your application in the privacy disclosure statement and consent document it will provide to you.

Each credit provider website includes information on how to contact it and how to obtain a copy of its privacy documents in a form that suits you (e.g. hardcopy or email).

### 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)
- A Consumer CRS not to use your information for direct marketing assessment purposes, including pre-screening
- A credit reporting service to provide you with a copy of any information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 1300 132 700 or email at [support@southgatefinancial.com.au](mailto:support@southgatefinancial.com.au). In some cases, an administration fee may be charged to cover the cost of providing the information. Our Privacy Policy is available on our website at [www.southgatefinancial.com.au](http://www.southgatefinancial.com.au) or we will provide you with a copy if you ask us.

Schedule 2 at the end of this document sets out the contact details for each credit reporting service.

### Disclosure and Consent

By signing below, you agree we may:

- Use your information:
  - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
  - To source any finances, you required
  - To source any insurances you require
  - As the law authorises or requires;
- Disclose to, and obtain from, any prospective credit provider or insurer, information about you that is reasonably necessary to obtain the finance and insurances 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 and insurances required;
- Provide your information, including your credit report(s), to one or more of the credit providers specified in Schedule 1 at the end of this document so they can assess your application, or the application of a company of which you are a director, or your suitability as a guarantor
- Provide information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;

- Disclose your 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; and
- Disclose your 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, or the contract with us of a company of which you are a director.

You also agree and consent to, as appropriate:

- A Consumer CRS disclosing information to one or more credit providers specified in Schedule 1 at the end of this document for the purpose of assessing your application for consumer or commercial credit or your guarantor application, and/or assessing a credit application by a company of which you are a director
- When you are a prospective guarantor, a credit provider using that information to assess your suitability as a guarantor
- A credit provider disclosing your information (including information obtained by it from a Consumer CRS) to a guarantor, or a prospective guarantor
- A credit provider disclosing to another credit provider, to your agent, such as us as your broker, or to a servicer, for a particular purpose, information it holds about you

### Extended Effectiveness for Commercial Credit

Your agreement and consent to the disclosures and consents in this document will be effective for a period of 12 months, but only in relation to commercial credit. Your agreement to this cease when you either withdraws it by contacting us using our details above or 12 months after you sign below, whichever first occurs. This will allow us to continue to provide our services to you without the need to ask you to sign a new privacy statement and consent each time you require commercial credit within a 12-month period. The extended effectiveness does not apply in relation to consumer credit.

Where the applicant, or guarantor, is a company of which you are a director, you consent to the disclosure and use of your information, in addition to the company's information, in each of the ways specified in this document.

**Authorisation**

By signing this document, you authorise us to make a request on your behalf to obtain information about you from one or more credit reporting service(s) and credit provider(s). That information will assist us in providing our services to you.

APPLICANT 1 or DIRECTOR 1 [if signing on behalf of company applicant]		APPLICANT 2 or DIRECTOR 2 [if signing on behalf of company applicant]	
Applicant or Director Signature:		Applicant or Director Signature:	
Full Name:		Full Name:	
Date:		Date:	

GUARANTOR 1 [including director signing as guarantor]		GUARANTOR 2 [including director signing as guarantor]	
Guarantor Signature		Guarantor Signature	
Full Name:		Full Name:	
Date:		Date:	

**SCHEDULE 1  
CREDIT PROVIDERS**

Name of Credit Provider	Website
ANZ	<a href="http://www.anz.com.au/">www.anz.com.au/</a>
Bank Of Melbourne	<a href="http://www.bankofmelbourne.com.au/">www.bankofmelbourne.com.au/</a>
Capital Finance Australia Limited	<a href="http://www.capitalfinance.com.au/">www.capitalfinance.com.au/</a>
Commonwealth Bank of Australia	<a href="http://www.commbank.com.au/">www.commbank.com.au/</a>
Fleet Partners	<a href="http://www.fleetpartners.com.au/">www.fleetpartners.com.au/</a>
Flexi Commercial	<a href="http://www.flexicommercial.com.au/">www.flexicommercial.com.au/</a>
Latitude Financial	<a href="http://www.latitudefinancial.com.au/">www.latitudefinancial.com.au/</a>
LeasePlan	<a href="http://www.leaseplan.com.au/">www.leaseplan.com.au/</a>
Liberty Financial	<a href="http://www.liberty.com.au/">www.liberty.com.au/</a>
Macquarie Leasing Pty Ltd	<a href="http://www.macquarie.com/">www.macquarie.com/</a>
Metro Finance	<a href="http://www.metrofin.com.au/">www.metrofin.com.au/</a>
Morris Finance Limited	<a href="http://www.morrisfinance.com.au/">www.morrisfinance.com.au/</a>
National Australia Bank Limited	<a href="http://www.nab.com.au/">www.nab.com.au/</a>
Pepper Asset Finance Pty Ltd	<a href="http://www.pepper.com.au/">www.pepper.com.au/</a>
Prospa Advance	<a href="http://www.prospa.com/">www.prospa.com/</a>
RateSetter	<a href="http://www.ratesetter.com.au/">www.ratesetter.com.au/</a>
St George	<a href="http://www.stgeorge.com.au/">www.stgeorge.com.au/</a>
Westpac	<a href="http://www.westpac.com.au/">www.westpac.com.au/</a>

**SCHEDULE 2  
CONSUMER / COMMERCIAL CREDIT REPORTING SERVICES**

Name	Website / Email Address	Telephone
Veda	<a href="http://www.veda.com.au/contact-us">www.veda.com.au/contact-us</a>	1300 921 621

**PRIVACY ACT AUTHORISATION / AGREEMENT**  
**Novated Leasing**

**TO BE SIGNED BY ALL APPLICANTS AND/OR GUARANTORS WHERE PARTIES ARE INDIVIDUALS**

Applicant parties (and where applicable, Guarantors) to a credit application should complete and give this agreement to the credit provider or its authorised Introducer/Dealer/Broker (“**Introducer**”) for the purpose of the *Privacy Act 1988* (Cth). For the avoidance of doubt, references to “**Introducer**” in this agreement shall, where applicable, include any replacement salary packaging administrator which is appointed during the term of any finance contract which results from your application.

**NAME OF CREDIT PROVIDER**

*St. George Finance Limited ABN 99 001 094 471 Australian credit licence 387944 or St. George Motor Finance Limited ABN 53 007 656 555 Australian credit licence 387946 or St. George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian credit licence 233714 or Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian credit licence 233714, whichever is named as Credit Provider in the Applicant’s application for credit (“we”, “us” and “our”).*

The Applicant acknowledges that Applicant has made an application for credit from us.

**This document contains important consents that you give to us. You should therefore read this document carefully before signing it.**

**PRIVACY STATEMENT**

**Personal information**

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business. We may also use your information to tell you about products or services we think may interest you.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

If you are a proposed guarantor, we collect your personal information in order to assess you as a guarantor, take a guarantee from you and administer that guarantee. If you do not provide all the information we request, we may be unable to accept you as a guarantor. If we are not able to accept you as a guarantor, this may affect our ability to approve an application.

We may disclose your personal information to Westpac Banking Corporation ABN 33 007 457 141 and its related bodies corporate (“**Westpac Group**”), anyone we engage to do something on our behalf, lenders mortgage insurers, trade insurers, your broker or any other person acting on your behalf, other loan parties, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws,

although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available on our website or by calling us. Please see the **Contact us** section. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or a registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

### **For our customers located in the European Union**

The General Data Protection Regulation (**GDPR**) regulates the collection, use, disclosure or other processing of personal data under European Union (**EU**) law. Personal data means any information relating to you from which you are either identified or may be identifiable. Our collection, use, disclosure and other processing of your personal data may also be regulated by the GDPR.

Please refer to our EU Data Protection Policy on our website at [stgeorge.com.au/privacy-reforms](http://stgeorge.com.au/privacy-reforms) for information about how we manage your personal data under the GDPR. The EU Data Protection Policy also forms part of this Privacy Statement.

### **Credit information**

We may:

- obtain consumer credit information about you from a credit reporting body to enable us to assess your creditworthiness;
- obtain information about your commercial activities or commercial credit worthiness from a business which provides information about commercial credit worthiness;
- exchange personal information and credit information about you with other credit providers to assess your application and creditworthiness and to notify them of any defaults by you;
- disclose credit information and other personal information about you to a guarantor or to a proposed guarantor (for the purpose of them considering whether to offer to act as guarantor);
- give or obtain a banker's opinion about you.

If you are a proposed guarantor, we may obtain credit reporting information about you from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

If you have made your application or have been introduced to us through a broker or other intermediary, we may exchange credit information and other personal information about you with them. We may also communicate with them directly in relation to your application instead of communicating with you.

The privacy page of our website includes a "Statement of Notifiable Matters". These are matters you should be aware of in relation to the use and disclosure of your credit information. This statement includes:

- details of the credit reporting bodies to which we are likely to disclose your credit information, the types of credit information we may give them and how this information will be used;
- your rights over your credit information, including how you can access and correct your information and make complaints;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes and what protections are available if you believe you are a victim of fraud; and
- information about our Credit Reporting Policy.

See the **Contact us** section or ask your Introducer for a hard copy of the Statement of Notifiable Matters.



## **Authority to give information to your Introducer and Manufacturer**

You authorise your Introducer, who submits your application for finance, to have access from us to certain information. You authorise us to disclose to that Introducer information including, but not limited to your application and our assessment of it and information relating to any existing finance contract you have with us which is proposed to be refinanced (in whole or in part) by the finance which is the subject of your application. If your application is referred for further assessment, you request us to disclose credit eligibility information about you to the Introducer, as your authorised representative. This includes information from your credit report and any information we derive from your credit report.

If your finance is approved you authorise us to disclose to your Introducer, as your authorised representative, all information we hold relating to your finance contract (as updated from time to time and on an ongoing basis during the term of your finance contract) which is necessary for the ongoing administration of your finance contract including, but not limited to your finance contract account name and number, information regarding the ongoing management of your account, any change to your contract details, the balance of your account from time to time, whether there are any arrears on your account, the amount of those arrears (if any) and whether or not the finance contract is discharged.

Without limiting the above, if your finance is approved you authorise us to provide to your Introducer and the manufacturer of any vehicle or asset which is the subject of any finance contract you have with us (“**Manufacturer**”) your contact details and all information we hold relating to your finance contract (as updated from time to time and on an ongoing basis throughout the term of your finance contract). Your introducer, the Manufacturer and anyone they engage may use this information to carry out data analytics.

## **Marketing by your Introducer and Manufacturer**

From time to time, your Introducer and the Manufacturer would like to provide you with information and contact you about products and services each of them offers. You authorise us to supply your Introducer and the Manufacturer (as updated from time to time and on an ongoing basis throughout the term of your finance contract) your contact details and all information we hold relating to your finance contract and the vehicle or asset financed to enable your Introducer and/or the Manufacturer to provide you with information and offers. Your Introducer may also contact you with respect to any offers we may make to you.

**You may tell us not to provide this information to your Introducer and your Manufacturer for the purpose of enabling them to provide you with information and offers. Please see the Contact us section. We will comply with your request within a reasonable period.**

**If you would like your Introducer or Manufacturer to stop sending you marketing communications, please contact the Introducer or Manufacturer directly.**

Introducers and Manufacturers are independent from us and have privacy policies which differ from our privacy policies. Introducers and Manufacturers are responsible for their own privacy policies and practices, including managing their own marketing consents and opt-out lists. Please contact your Introducer or Manufacturer directly for further information. Introducers and Manufacturers may disclose your personal information to an entity that is located outside Australia. Details of the countries where the overseas recipients are likely to be located in their privacy policies.

## **Motor Vehicle or Drivers' Licence Registry**

You authorise us to obtain personal information about you, under the Freedom of Information Act, from any motor vehicle or drivers' licence registry in Australia whilst any liability is outstanding to us without reference to you.

## **Information about products and services**

The Automotive Finance and Equipment Finance businesses of St. George Bank or Bank of Melbourne (depending on who your Credit Provider is) will use or disclose your personal information to identify and contact you or send you information about other products and services offered by the

Westpac Group or its preferred suppliers. You consent to those businesses sending you marketing communications (including by phone, electronic message or any other delivery method) for this purpose.

If you are an existing customer of our Automotive Finance or Equipment Finance businesses, the consent you provide to us through this document replaces any marketing and privacy preferences (including any opt outs) you have previously given us.

If you already hold other products with the Westpac Group, or hold other products after signing this document, please be aware that any privacy and marketing preferences you have given to other parts of the Westpac Group are managed separately to those you have given to the Automotive Finance or Equipment Finance businesses.

**You may ask us at any time to have our Automotive Finance or Equipment Finance business stop sending you marketing communications by contacting us. This will only opt you out of marketing communications initiated by our Automotive Finance or Equipment Finance businesses. Please see the *Contact us* section and we will comply with your request within a reasonable period.**

**If you already hold, or hold at a later time, other products with the Westpac Group (outside of the Automotive Finance and Equipment Finance businesses), you will need to contact our business unit which provided that product to you if you do not wish to receive their marketing communications.**

### Electronic signing

By signing this notice:-

- you acknowledge that, where we provide an option for you to sign the finance contract or a guarantee or any other related or required documents (including a business purpose declaration or a direct debit request) electronically, we consent to you executing those documents electronically, including by you applying your signature to an electronic document using a stylus or similar device on a mobile tablet; and
- you consent to us executing any finance contract or guarantee electronically, including by applying an electronic signature to an electronic counterpart of such credit contract or guarantee.
- You agree to receive any communications from us and/or your Introducer via electronic means.

### Online Identity Verification

Please tick the “yes” box below to:

- agree to the Online Identity Verification Terms and authorise us and/or your Introducer to use online identity verification;
- confirm that you are authorised to provide the personal details presented for online identity verification; and
- consent to your information being checked with the document issuer or official record holder for the purpose of confirming your identity.

If you do not agree to online identity verification tick the “no” box below and we or your Introducer will provide you with an alternative method of identity verification.

Applicant 1	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Guarantor 1	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Applicant 2	<input type="checkbox"/> YES	<input type="checkbox"/> NO	Guarantor 2	<input type="checkbox"/> YES	<input type="checkbox"/> NO

### Definitions

The definitions below apply to this agreement and the Online Identity Verification Terms.

**“Bank of Melbourne Customers”** means customers of Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141.

**“Online Identity Verification Terms”** means the Online Identity Verification Terms attached to this agreement.

**“We”, “our”, or “us”** means St.George Motor Finance Limited ABN 53 007 656 555 Australian credit licence 387946 or St.George Finance Limited ABN 99 001 094 471 Australian credit license 387944 or St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian credit licence 233714 or Bank of Melbourne – A Division of Westpac Banking Corporation ABN 33 007 457 141 Australian credit licence 233714, whichever is named as Credit Provider in the Applicant’s application for credit and, for the purposes of the Online Identity Verification Terms only, includes your Introducer.

**“St.George Customers”** means customers of St.George Finance Limited ABN 99 001 094 471 or St.George Bank- A Division of Westpac Banking Corporation ABN 33 007 457 141.

**“You” or “Applicant”** means the applicant party or parties to a credit application who have signed this agreement.

**Contact us:**

<b>St.George Customers</b> Phone: 1300 301 315 8:30am and 5:30pm (AEST), Monday to Friday Website: stgeorge.com.au	<b>Bank of Melbourne Customers</b> Phone: 1300 100 266 8:30am and 5:30pm (AEST), Monday to Friday Website: bankofmelbourne.com.au
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**For Applicants, and guarantors (if any)** I have read and understood the above Privacy Statement and I consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement. Where I have provided information about another individual, I declare that the individual has been made aware of that fact and the contents of the Privacy Statement.

<b>Name of Applicant</b>	<b>Signature</b>	<b>Date</b>

## Online Identity Verification Terms

By proceeding with online identity verification, you agree to us making an identity verification request (**verification request**) and disclosing your name, residential address, and date of birth (**personal information**) electronically on your behalf using Equifax Pty Limited ABN 29 080 662 568 (**Equifax**) in accordance with these terms.

We may ask Equifax to provide an assessment of whether your personal information matches (in whole or part) personal information held by Equifax. We do this only for the purpose of verifying your identity as required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. Equifax may prepare and provide a verification assessment to us. Equifax may use your personal information and personal information of other individuals to prepare the verification assessment.

You also appoint us as your agent to contact Commonwealth and State Government agencies and private sector organisations (database owners) electronically on your behalf using Equifax, to verify the personal information you have provided to us, including your mobile number and email address. The relevant database owners will only be used where you provide additional document details for verification, for example details for your Driver's Licence or Medicare card.

For more information on how the database owners handle personal information, please refer to the following database owners' privacy policies on their website, or contact them individually to get more information:

### **Equifax owns and/or manages the following databases:**

- Consumer Credit Report
- Commercial Credit Report
- Equifax Public Records
- National Tenancy database
- Commonwealth Electoral Roll
- Insurance Reference Database
- Equifax Phone Number Directory.

### **Commonwealth Agencies:**

- Medicare
- Department of Foreign Affairs and Trade - Australian Passport Office
- Department of Immigration and Border Protection - Visa Entitlement Verification Online.

### **Various State Government Authorities:**

- ACT - Road Transport Authority
- NSW - Roads and Maritime Services
- QLD - Department of Transport and Main Roads
- VIC - VicRoads
- WA - Department of Transport
- SA Department of Planning, Transport and Infrastructure
- NT - Department of Transport
- TAS - Department of State Growth Transport
- Registry of Births, Deaths & Marriages.

Note: The confirmation of your identity using the credit reporting information will not be recorded as an enquiry on your consumer credit report.