

FINANCE APPLICATION – NOVATED LEASE

PERSONAL DETAILS

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

HOME OWNERSHIP STATUS (Minimum total of 5 years Residential History required)

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

CURRENT EMPLOYER DETAILS

Current Employer		ABN	
Position / Role			
Years with Employer		Months with Employer	
Employer's Address			
Suburb		State	Postcode
Contact Person		Role	Phone
Employment Status	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 5 years)

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

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	\$ _____		

LIABILITIES	Current Balance	Monthly Payment	Bank / Institution
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	\$ _____	\$ _____	

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

STATEMENT OF MONTHLY INCOME AND EXPENSES

MONTHLY INCOME		MONTHLY EXPENSES	
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 “General Living Expenses Calculator” 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.

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. I declare that where I have provided any information about another individual (including a spouse, partner or joint applicant), the individual has been made aware of, and has consented to, this disclosure.

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 Consent Form*'
- Signed Financier '*Privacy Consent 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 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; and
- 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. 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 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 require;
 - To source any insurances you require; and
 - 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; and
- 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.

By signing this document, you agree and declare that where you have provided any information about another individual (including a spouse, partner or joint applicant), the individual has been made aware of the disclosure and provision of this information and the relevant contents of this entire document.

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
Australian Motorcycle & Marine Finance	www.ammf.com.au
Automotive Financial Services	www.afs.com.au
ANZ	www.anz.com.au
Angle Finance	www.anglefinance.com.au
Bank of Queensland	www.boq.com.au
Branded Financial Services	www.brandedfinancial.com.au
Capital Finance Australia Limited	www.capitalfinance.com.au
Commonwealth Bank of Australia	www.commbank.com.au
Earlypay	www.earlypay.com.au
Finance One	www.financeone.com.au
Firstmac	www.firstmac.com.au
Fleet Partners	www.fleetpartners.com.au
Flexicommercial Pty Ltd	www.flexicommercial.com.au
Grow Finance	www.growfinance.com.au
Iron Capital	www.ironcapital.com.au
Judo Bank	www.judo.bank
Latitude Financial	www.latitudefinancial.com.au
Lumi	www.lumi.com.au
Macquarie Leasing Pty Ltd	www.macquarie.com.au
Medfin	www.medfin.com.au
Metro Finance	www.metrofin.com.au
Money3	www.money3.com.au
National Australia Bank Limited	www.nab.com.au
OnDeck	www.ondeck.com.au
Pepper Asset Finance Pty Ltd	www.pepper.com.au

Plenti	www.plenti.com.au
Prospa Advance	www.prospa.com
Resimac	www.resimac.com.au
Scotpac	www.scotpac.com.au
Selfco Leasing	www.selfco.com.au
Shift Financial	www.shift.com.au
TrailBlazer Finance	www.trailblazerfinance.com.au
Thorn Group	www.thorn.com.au
Waddle	www.waddle.com.au
Westpac	www.westpac.com.au
Wisr	www.wisr.com.au
Zip Business	www.zip.co/business

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

Name	Website / Email Address	Telephone
Veda	www.veda.com.au/contact-us	1300 921 621

Privacy Consent Form

“Parties” means Pepper Money Ltd ABN 55 094 317 665 and its related bodies corporate, any party who processes the loan application, any insurer, financier, manager, servicer, and any agent of the lender who has an interest in the credit. In this privacy consent, “we”, “us” and “our” includes each of the Parties.

By signing this document or otherwise accepting this consent, you consent to the Parties and some other entities collecting, using, holding and disclosing personal information (including sensitive information) and credit-related information about you as set out below. You can find out more about how we deal with your privacy by viewing Pepper’s privacy policy at www.pepper.com.au/privacy-policy. We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent also apply to the collection, use, holding and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange or provide credit for you, provide other services, verify your identity or protect against fraud. Note: not all matters discussed below may be applicable to you.

How we handle your personal and credit-related information

The Parties may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of arranging or providing credit to you, processing your application for credit, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws, managing our relationship with you, and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), new arrangement information, financial hardship arrangement information including whether you have made a financial hardship arrangement with us, personal insolvency information, court information and details of any serious credit infringements. Credit eligibility information is credit reporting information supplied to us by a credit reporting body and any information that we derive from it. Collectively, we refer to this as ‘credit-related information’.

Personal information includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you including publically available information from public

registers and social media. If you are applying for finance we may also collect the number and ages of your dependents and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies (for more information please see the Website Terms of Use/Policy at www.pepper.com.au/privacy-policy).

Access to information and Privacy Policies You may gain access to the personal information and credit-related information that we hold about you by contacting us. A copy of Pepper’s privacy policy can be obtained at www.pepper.com.au/privacy-policy or by emailing privacyofficer@pepper.com.au. Links to the privacy policies and credit reporting policies of our credit reporting bodies (**CRBs**) are shown at the end of this consent. These privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement – including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre- screening credit offers, and 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.

Consumer and commercial credit-related information We may exchange your commercial and consumer credit-related information with entities listed below to assess an application for consumer or commercial credit and manage that credit (including to collect any payment that is overdue). In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

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

Disclose information to guarantors We may disclose your personal information and credit-related information to any person (or their authorised representative) who proposes to guarantee

or has guaranteed repayment of any credit provided to you or who indemnifies you in any way.

Exchange information We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- The CRBs identified below
- Introducers including finance brokers, dealers, suppliers, mortgage managers, and persons who assist us to, or jointly with us, provide our products and services to you
- Any person who represents you including your financial consultants, accountants, lawyers, advisers, referees (such as your employer, to verify information you have provided) and representatives including executors, administrators, guardians, trustees attorneys and persons holding power of attorney
- Our auditors, accountants, lawyers, attorneys, and other external advisors
- Any industry or regulatory body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us
- Any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business
- Any person where we are authorised or required to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth)*, or by government and law enforcement agencies or regulators, or where you have provided us consent
- Entities to whom we outsource some of our functions and external service providers (for example salary packaging providers, IT service providers, entities to help verify your identity including organisations providing online verification of identity, entities to help verify your income and expenditure, entities to help identify, investigate and prevent illegal activities such as fraud etc) or that provide information and infrastructure systems
- **Entities that provide public charging services to customers who finance electric vehicles with us**
 - Other financial institutions such as banks, for example to process a claim for mistaken payment
 - Real estate agents
 - Medical professionals, medical facilities or health authorities who verify health information you may provide
 - Insurers, valuers, debt collection agencies auditors, insurers, re-insurers and health care providers
 - Any person considering acquiring an interest in our business or assets
 - Any person who is a supplier of an asset to you
 - Security registration bodies
 - Other persons who have an interest in the property offered to us as security

- Other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee
- Any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims
- Associated businesses that may want to market products to you

Customer identification We may disclose your name, date of birth and address to an organisation, including CRBs, providing verification of your identity to request an assessment of whether that information matches information they hold in their files (an “Information Match Request”) (this may also include online electronic identity verification). Your personal details will be matched to information held by the issuer of the identification document (the “Official Record Holder”) via the use of third party systems. Alternative means of verifying your identity may be available.

We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

Information given about other people If you have provided us with information about another individual (such as your employer, spouse, referee or solicitor), you must let them know that:

- We have collected their personal information to assess your application and manage any credit provided to you
- We may exchange this information with any parties set out in this document and our privacy policy
- We handle their personal information in the way set out in our privacy policy and that they can obtain a copy of Pepper’s privacy policy at www.pepper.com.au/privacy-policy or by emailing privacyofficer@pepper.com.au

Where you provide us with the personal information of another person, you confirm that you are authorised to provide these identification details to us on that person’s behalf.

Overseas Disclosure We may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas in the United Kingdom, European Union, Asia Pacific, Canada or the United States of America and the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities’ privacy policies. Whilst we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to an overseas entity may not have the same protection as under the Australian Privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

Storage and Security We may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection

Credit Reporting Bodies We may exchange your personal information and credit-related information with the CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

Illion -
[illion.com.au](http://www.illion.com.au)
<http://www.illion.com.au/privacy-policy>

Experian Australia Credit Services Pty Limited -
[experian.com.au](http://www.experian.com.au)
<http://www.experian.com.au/privacy-policy>

Equifax Pty Limited -
[equifax.com.au/](https://www.equifax.com.au/)
<https://www.equifax.com.au/privacy>

Electronic Communications Consent (ECC): I/We consent to the receipt of notices and other documents electronically. I/We nominate and authorise Pepper to act on instructions sent electronically by me/us, this consent and authority will apply to all communications permitted to take place electronically by law. I/We understand that upon giving this consent:

Pepper may no longer send paper copies of notices and other documents sent to me/us

I/we should regularly check my/our electronic communications for notices and other documents and ensure my/our email address/ residential address and contact numbers remains current (or as otherwise notified to Pepper).

Pepper may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and

I/we may withdraw my/our consent to the giving of notices and other documents by electronic means at any time, by notifying Pepper in writing.

I/we understand that the provision of electronic documents does not alter my/our obligations under any terms and conditions of any credit contract. I/We have facilities to enable us to print the notice or other document sent to me/us electronically.

I/we understand that Pepper will send electronic communications to the email address for service you have nominated in your loan application.

SIGNATURE AND DATE

I acknowledge and confirm that:

- I consent to the use and disclosure of my personal information and credit-related information as set out above;
- where I provide personal information about any other person I am authorised by that person to do so;
- personal information that I provide will be used for identity verification purposes; and
- personal information that I provide will be subject to an Information Match Request in relation to relevant Official Record Holder information, and that a corresponding Information Match Result will be provided via the use of third party systems.
- I/we consent to receiving notices and other documents from Pepper Money electronically to the email address for service nominated in the loan application as detailed in the Electronic Communications Consent (ECC) above.

Name (print)		Signature	
Date			
Name (print)		Signature	
Date			
Name (print)		Signature	
Date			
Name (print)		Signature	
Date			

Privacy Consent & Acknowledgement Form – Other Party (Novated Lease)

"Pepper means, Pepper Money Ltd ABN 55 094 317 665 and its related bodies corporate.

"Personal information" includes any information or an opinion about an individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, and any other information we may need to identify you including publicly available information from public registers and social media.

Privacy Consent

By signing this document you consent to Pepper and some other entities collecting, using, holding and disclosing personal information about you for the purposes of arranging or providing credit to the applicant, complying with our obligations under Australian laws and managing our relationship with the applicant.

You can find out more about how we deal with your privacy by viewing our privacy policy at [Privacy Policy | Pepper Money](#). We may seek and obtain further personal information about you during the course of our dealings with the applicant. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or do not provide us with your personal information, we may not be able to provide services to the applicant. Pepper may collect, use, hold and disclose personal information about you for the purposes of complying with our obligations under Australian laws and managing our relationships.

Privacy Policy

You may request access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at [Privacy Policy | Pepper Money](#) or by contacting us on 1300 308 738. The privacy policy contains information about how you may request access to or seek correction of the personal information we hold about you, how that personal information is managed, how you may make a complaint about the way we manage your personal information and how the complaint will be dealt with.

Disclosure of Information

We may disclose your personal information to the following types of people or entities. Some of these entities may be located overseas. Please see our privacy policy for more information.

- Lawyers and advisers and representatives including executors, administrators, guardians, trustees, attorneys, regulator or government as required by law
- Entities to whom we outsource some of our functions
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Any person considering acquiring an interest in our business or assets
- Fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct

Overseas Disclosure

We may disclose your personal information to overseas entities including related entities and service providers located overseas in the European Union, Asia Pacific, the Philippines or the United States of America. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies.

Storage and Security

We may store your personal information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.



Acknowledgement

1. I consent to the use and disclosure of my personal information as set out above;
2. I confirm that my income is used toward the cost of joint household living expenses including mortgage repayments or rental expenses;
3. I confirm that the applicant is my spouse/partner and we live at the same residential address;
4. I acknowledge and agree to the whole of my income being utilised to calculate whether the applicant can meet the financial obligations under the proposed novated lease;
5. I confirm that my income and employment is permanent, and ongoing, and that I am not aware of any future changes that will negatively impact my current income;
6. I confirm that I am personally aware that all household debts including those solely in my name have been disclosed within this application for a novated lease for the applicant.

Applicant Full Name: _____
(including any middle names)

Spouse Full Name: _____
(including any middle names)

Spouse Signature: _____

Date: _____