

# Brighten® Privacy Disclosure and Electronic Communication Consent and Acknowledgement

Your right to privacy is important to us. This disclosure and consent statement explains your privacy rights and our rights and obligations in relation to your personal information. The Privacy Act regulates the way personal information you provide may be used. Please read the following carefully.

This Privacy Disclosure and Electronic Communication consent relates to a credit application (this **Credit Application**) you make to Brighten Home Loans Pty Limited (**Brighten**) for a loan (**your loan**) or in which you offered to guarantee the Applicant's loan obligations. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

In this Privacy Disclosure, a reference to "we", "us" or "our" is a reference to Brighten.

In this Privacy Disclosure and Electronic Communication consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

## Consent to Receive National Credit Code Notices and other Information Electronically

Each Applicant and Guarantor consents to the receipt of legal notices (including notices received under the National Credit Code) and other documents from us electronically.

Each Applicant and Guarantor agrees to, and understands that by giving this consent:

- you may no longer receive paper copies of notices or other documents;
- you must regularly check your nominated mail address for notices and other documents;
- We may send you notices by email, or provide an electronic notice that the documents are displayed or can be retrieved from a website;
- you may withdraw your consent to the giving of notices and other documents by electronic means at any time; and
- you have facilities to enable you to print the notice or other documents sent to you electronically.

## Privacy Notice

This Privacy Disclosure and Electronic Communication consent tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

## Organisations that collect information about you

The following organisations may collect information about you relating to this Credit Application or your loan or your guarantee of the loan:

- Brighten Home Loans Pty Limited ACN 620 839 983
- RAFG Pty Ltd ACN 628 356 669;
- any entity who arranges or provides funding to us for your loan;
- the mortgage broker or introducer (referrer) through whom you made this Credit Application;

A full list of these organisations and their contact details are included in the schedule.

## How information is collected from you

We will collect information about you from you directly whenever we can. Most information will be collected from this Credit Application and from the

records we maintain about the products or services you receive from us. We may verify that information from sources referred to in this Credit Application or in this privacy notice and consent.

## How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits.

We will do this only if it's reasonably necessary to do so.

## When the law authorises or requires collection of information

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify your identity under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the National Consumer Credit Protection Act 2009 (Cth).

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 publicly available information from public registers and social media. If you are applying for finance, we may also collect the ages and number of your dependents and cohabitants, the length of time at your current address, your employment details, and proof of earnings and expenses. 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), court information, new arrangement information, personal insolvency 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.

## Customer Identification

We may disclose personal information about you to an organisation providing verification of your identity, including CRBs, and organisations such as Document Verification Service which provide online verification of your identity. The organisation will give us a report of whether that personal information matches personal and credit-related information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your 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.

## How your information may be used

We may use information about you for purposes including:

- giving you information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested;

- processing this Credit Application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- identifying you;
- telling you about other products or services we or our business partners make available and that may be of interest to you, unless you tell them not to;
- allowing us to run our business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding us; and
- any purpose to which you have consented.

You can let us know at any time if you no longer wish to receive direct marketing offers from us by emailing [info@brighten.com.au](mailto:info@brighten.com.au). We will process your request as soon as practicable.

Also, we may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to us or to address our arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans we make.

## What happens if you don't provide information?

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process our request for insurance. In that case, we may not be able to assess this Credit Application;
- verify your identity or protect against fraud; or
- for us to let you know about other products or services that might be suitable for your financial needs.

## Sharing Your Information

### Sharing with other organisations

We use and share information about you with other organisations described above for the purposes described above.

### Sharing with related companies

We may share information about you with our related companies and business partners for the purposes described above.

### Sharing with your representatives and referees

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers or real estate agents); and
- your referees, such as your employer, to confirm details about you.

### Sharing with credit reporting bodies

We may disclose information about you to a credit reporting body in relation to this application or your loan or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other lenders) to help them assess your credit worthiness.

## Sharing with third parties

We and our business partners may disclose information about you to third parties.

Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions, like banks;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- any organisation that wishes to take an interest in our business or assets;
- payment system operators to allow us to investigate or correct payments on your loan; and
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business.
- organisations that maintain, review and develop our business systems, procedures and technology infrastructure;
- organisations that produce cards, chequebooks or statements for us in relation to your loan or the loan you guarantee;
- organisations that assist us with product planning, research and development; and
- mailing houses and telemarketing agencies that assist us to communicate with you.

## Sharing outside of Australia

We may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas including in the Philippines, the USA, Canada, India, Ireland, China or the United Kingdom. Overseas entities may be required to disclose information to the relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies.

We may store information about you (including personal 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 practical 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. We currently have agreements with service providers in the Philippines.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation, described above, that disclosed the information to the overseas organisation will not be responsible for that disclosure.

We:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia; and
- are unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

## Accessing your Information

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

## Correcting your Information

You can ask us to correct information we hold about you. You have special rights to correct credit-related information about you. You can find out how to correct information about you (including credit-related information) by reading our Privacy Policy.

## Complaints

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit-related information complaints) and how we will deal with a complaint, by reading our Privacy Policy.

## Privacy Policy

You can find out more about how we manage information about you by reading our Privacy Policy.

## Consent

By signing this form, you consent to us (our related bodies corporate, affiliates and agents) and the other entities detailed in the Schedule collecting, using, holding and disclosing personal information and credit-related information about you.

## Information about other people

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to this application or a loan you get from us, you will let that other person know that:

- we have collected their information to assess this Credit Application and for any other purpose set out in this privacy notice;
- we may exchange this information with other organisations set out in this privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:
  - access or request a copy of our Privacy Policy or privacy notice; or
  - access the information we hold about them, by using the contact details for using the schedule; and
- you may not be able to get credit us or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

## More about the credit reporting body we use

### Contact details

We may give information about you to one or more credit reporting bodies in relation to this application or your loan. Currently, we deal with Equifax and illion. Their contact details are in the schedule. The credit reporting agencies have credit

reporting policies about how they handle information about you. You can obtain copies of their policies at the websites set out in the schedule.

## If you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

## If you don't want your information used by them for direct marketing/pre-screening purposes

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

## Schedule 1

### Lender

Brighten Home Loans Pty Limited  
ACN 620 839 983

PO BOX H338, Australia Square,  
NSW 1215, Australia  
Web: [www.brighten.com.au](http://www.brighten.com.au)

Our privacy policy is set out at  
<http://brighten.com.au/privacy>

### Loan servicer

RAFG Pty Ltd ACN 628 356 669  
Suite 3101, 31st Floor Australia Square,  
264 George Street  
Sydney NSW 2000

### Credit Reporting Bodies

#### Equifax Pty Ltd

Tel: 1300 762 207  
Web: [www.mycreditfile.com.au](http://www.mycreditfile.com.au)  
Privacy Policy:  
<http://www.equifax.com.au/privacy>

#### illion Australia Pty Ltd

ACN 006 399 677  
PO Box 7405, St Kilda Road,  
Melbourne VIC 3004  
Tel: 1300 734 806  
Web: [www.checkyourcredit.com.au](http://www.checkyourcredit.com.au)  
Privacy Policy: [illion.com.au/privacy-policy/](http://illion.com.au/privacy-policy/)

### Declaration

I/we declare that I am/we are over the age of 18 and the information contained in this application is true and correct in every particular and it is upon this basis that I/we make the application for credit. I/ we also confirm that I/we consent to you collecting, using, and exchanging my/our personal information as described in the Privacy Disclosure and to the matters set out in the Consent to Receive Information Electronically.

### Signature:

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### Full Name:

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### Date Signed:

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