

## Privacy Consent

By signing or accepting this document (including electronically), you consent to us, Oxygen Lending Services Pty Ltd ABN 56 618 760 222 (Australian Credit Licence No. 498349) AND AHC Finance Pty Limited ABN 35 161 006 846 (Australian Credit Licence No. 448165) AND AHC Finance Company Pty Limited ACN 663 551 844, our related bodies corporate, affiliates and agents) collecting, using, holding and disclosing personal and credit-related information about you.

**Personal information** includes any information which may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. If you use our website or mobile applications, we may collect information that relates to your location or activity, including IP address, use of third-party sites, and other user information.

**Credit-related information** means both:

- *Credit information*, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement) and default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information; and publicly available information; and
- *Credit eligibility information*, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

We refer to personal information and credit-related information collectively as '**information**' in this document.

You can find out more about how we deal with your privacy by viewing our Privacy & Credit Reporting Policy at [www.oxygenloans.com.au/privacy-policy](http://www.oxygenloans.com.au/privacy-policy)

If you do not consent to us collecting, using, holding and disclosing your information in accordance with this document, or do not provide us with your information, we may not be able to arrange credit for you or provide other services.

We may disclose your information to third parties, including credit reporting bodies (**CRBs**), in a form that may enable those third parties to identify you. If we obtain a credit report about you, that information may be recorded and may affect your credit standing.

We may disclose your information to overseas entities that may not be subject to privacy laws or principles that are similar to those that apply in Australia. If you provide us with this consent, you acknowledge that you may not be able to seek redress for any breach of your privacy which occurs outside of Australia. If you have any questions or concerns about how we handle your information, please contact us by phoning us on 1300 855 699 or email at [oxygen@oxygen.com.au](mailto:oxygen@oxygen.com.au)

### How we handle your information

You agree to us collecting, using, storing and disclosing information about you. We can use your information to process your application for a product or services, to market products and services by us and by third parties, to verify your identity by using information held by a credit reporting body (**CRB**) and using other online resources, and to perform

associated tasks. We can also use your information to comply with laws (for example, the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth)).

We may collect your information from you or from third parties.

We may, from time to time, collect sensitive information about you, including information about your health.

### **Access to information and privacy and credit reporting policies**

You may gain access to the information we hold about you or obtain a copy of our Privacy & Credit Reporting Policy at [www.oxygenloans.com.au/privacy-policy](http://www.oxygenloans.com.au/privacy-policy) or by contacting us on 1300 855 699 or email [oxygen@oxygen.com.au](mailto:oxygen@oxygen.com.au). Our Privacy & Credit Reporting Policy and the privacy policies of the insurers and CRBs we deal with contain information about how you may access or seek correction of your information, see how that information is managed, how to make a privacy-related complaint, and how that complaint will be dealt with.

### **Exchange information with CRBs**

We may give information about you to, and receive information about you from, CRBs, including information about your credit worthiness. CRBs may include information about you and this application in reports provided to other lenders to assist them to assess your credit worthiness. We may inform CRBs if you default, fail to meet your repayment obligations, or commit a serious credit infringement. You can ask a CRB not to use a credit report about you for the purposes of pre-screening or direct marketing. You can also ask a CRB not to use or disclose credit reporting information about you if you have reasonable grounds to believe that you have been, or are likely to be, a victim of fraud.

The CRBs we may share information with are:

- Equifax Pty Limited – [www.equifax.com.au](http://www.equifax.com.au) – contact on 13 83 32; see privacy policy at <https://www.equifax.com.au/privacy>;
- Illion (Australia) Pty Limited – [www.illion.com.au](http://www.illion.com.au) – contact on 13 23 33; see privacy policy at <https://www.illion.com.au/privacy-policy>; and
- Experian Australia Credit Services Pty Limited – [www.experian.com.au](http://www.experian.com.au) – contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions>.

### **Exchange information with other businesses**

We may give or receive information about you to the following types of businesses, some of which may be located overseas.

- other financiers or credit providers;
- finance brokers, funders, mortgage managers, and other people who assist us to provide our products or services;
- any person who represents you, including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;

- industry bodies, government authorities, tribunals, and courts;
- investors, advisers, trustees, ratings agencies and other businesses assisting us with funding;
- any person where we are authorised or required to do so by law;
- businesses who provide us with services or systems;
- insurers, valuers, and debt collection agencies;
- persons who are, or are likely to be, co-borrowers with you or to guarantee your loan;
- any person to whom you expressly consent us to share information with;
- any of our related entities or associates;
- our agents, contractors or service providers that we engage to carry out our functions and activities;
- your referees and your employer;
- an organisation that assists us to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- any person considering acquiring an interest in our business or assets; and
- associated businesses that may want to market products to you.

### **Customer identification**

We may disclose your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) to verify your identity. That organisation will use this information to give us an assessment/report of whether or not the information we have matches information held by the organisation, and that may involve use of third party systems and services. 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 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 to record the results of that matching. This information may be transmitted to New Zealand.

If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

### **Overseas disclosure**

We and the businesses we disclose your information to may disclose this information to businesses located overseas, such as in the USA, Canada, India, Ireland, New Zealand, the United Kingdom, the Philippines, or South Africa. Overseas entities may be required to disclose this information to relevant foreign authorities under a foreign law. While 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 that apply in Australia. 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. If we disclose your credit-related information to entities that are located overseas, we will take reasonable steps ensure that the overseas entity does not breach the Australian Privacy Principles in relation to your credit-related information.

### **Electronic Consent**

- By submitting your application and/or accepting a Borrowers Declaration, you consent to receiving notices and other documents from us electronically.
- You acknowledge that:
  - We may no longer send paper copies of notices, statements, disclosures and other documents to you; and
  - You need to check your email regularly for notices, statements, disclosures and other documents.
- We will send electronic communications to the email address for service you have nominated in this application.

### **Acceptance**

By electronically consenting and/or signing this document, you:

- consent to both the collection, use, holding and disclosure of your information as set out above; and
- confirm that you are authorised to provide any personal information you provide to us and consent to the disclosure of your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) for the purposes of electronically verifying your identity.