Acknowledgement & Consent

Jacaranda Finance is a trading name of Jacaranda Finance Pty Ltd, A.B.N 53 162 078 195, Australian Credit Licence 456404. I understand that my completing an application form allows Jacaranda Finance Pty Ltd (Jacaranda Finance) to collect, use, hold and disclose my information as outlined in the Jacaranda Finance Privacy Policy, which I declare that I have read and understood.

Collection of information

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

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

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

If I request for a loan to be secured against my vehicle, I also consent to Jacaranda Finance collecting the vehicle registration documents from my relevant state or territory department of transport on my behalf using my personal details. I understand this is done to verify that I own the vehicle.

Use of information

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

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

Disclosure of information

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

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

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

I understand Jacaranda Finance may, in the ordinary course of our business, disclose my credit information to third parties which operate in the United States of America and while these parties may not, therefore, be subject to Australian Privacy Law, no person in those countries will be able to access my credit eligibility information

without my express consent.

Purposes of Disclosure

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

I consent to Jacaranda Finance exchanging my personal and credit information with other service providers including other lenders, brokers, credit repair, budgeting and rental service providers. I understand that Jacaranda Finance may receive a fee for such exchange.

I understand where my information is exchanged, it is being exchanged for any of the purposes for which I have consented above. I consent to receiving material about the loan type that I have applied for, as well as any other type of loan or amount of credit or other credit product from either Jacaranda Finance or other credit providers, credit brokers or other referrers to whom my personal details have been provided. I understand that this consent can be withdrawn by me by sending an email or by telephone call at any time to Jacaranda Finance.

Account Reminders

I consent to being contacted by Jacaranda Finance for the purposes of providing me with account reminders, such as due or upcoming payment reminders. I understand that I may withdraw my consent for account reminders at any time by contacting Jacaranda Finance.

Exchange of Information with Credit Reporting Bodies: Access Seeker

I consent to Jacs Got Your Back Pty Ltd (the Access Seeker) collecting information about me from credit reporting bodies, such as an Access Seeker report. I understand the purpose for this is to determine eligibility for credit providers and brokers, as well as to obtain credit offers and pricing. I consent to being contacted by the Access Seeker and/or Jacaranda Finance for these purposes. I have read and understood the Jacs Got Your Back Privacy Policy (https://www.jacsgotyourback.com.au/privacy-policy), which details how they collect, use, and disclose personal information. I understand that the details of the credit reporting body(s) that access seeker exchanges information with are as follows;

Equifax Pty Ltd (Equifax)
W: https://www.equifax.com.au/personal
PP: https://www.equifax.com.au/privacy
C: https://www.equifax.com.au/contact

Experian Australia Credit Services Pty Ltd (Experian)
W: https://www.experian.com.au
PP: https://www.experian.com.au/privacy-policy-terms-conditions
C: https://www.experian.com.au/contact-us

illion Australia Pty Ltd (formerly Dun & Bradstreet Australia)
W: https://www.illion.com.au
PP: https://www.illion.com.au/privacy-policy
C: https://www.illion.com.au/contact-us

TaleFin Australia Pty Ltd (formerly Credfin, and Lend Guard)
W: https://www.talefin.com
PP: https://www.talefin.com/talefin-policies
C: https://www.talefin.com/talefin-contact-us

Exchange of Information with Credit Reporting Bodies

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

I understand that by giving this consent, Jacaranda Finance may collect information about me from credit reporting

bodies, such as a credit report about me, as outlined in Jacaranda Finance's Privacy Policy. I acknowledge that Jacaranda has notified me in its Privacy Policy and I understand that, the lender may disclose information about me to credit reporting bodies including, but only:

- Information about my credit application;
- Default information; and
- Information about my payment history including comprehensive positive credit information.

and that even information about my credit application, whether successful or not, may have an effect on my credit record.

I consent to Jacaranda Finance disclosing my information, such as name, date of birth, address, phone number and identity document information, such as Drivers Licence, Passport and Medicare Card, to a credit reporting body to complete an electronic identity verification. I consent to your verification agent(s) acting as a nominated intermediary in accordance with Australian Privacy Principles. I consent to the use by third parties of the results of any verification checks on my identity for the purposes of monitoring and improving their verification services. I understand that the credit reporting body will attempt to match the information I have provided with the information they have access to, including their credit file header database, and provide an assessment. I understand as part of the identity verification process;

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

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

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

Frankie Financial Pty Ltd
W: https://frankieone.com
P: https://frankieone.com/frankieone-privacy-policy
C: https://frankieone.com/contact-us

Equifax Pty Ltd (Equifax)
W: https://www.equifax.com.au/personal
PP: https://www.equifax.com.au/privacy
C: https://www.equifax.com.au/contact

Experian Australia Credit Services Pty Ltd (Experian)
W: https://www.experian.com.au
PP: https://www.experian.com.au/privacy-policy-terms-conditions
C: https://www.experian.com.au/contact-us

illion Australia Pty Ltd (formerly Dun & Bradstreet Australia)
W: https://www.illion.com.au
PP: https://www.illion.com.au/privacy-policy
C: https://www.illion.com.au/contact-us

TaleFin Australia Pty Ltd (formerly Credfin, and Lend Guard)
W: https://www.talefin.com
PP: https://www.talefin.com/talefin-policies
C: https://www.talefin.com/talefin-contact-us

Equifax Verification Exchange ®

So that my application can be assessed, I consent to your service provider, Equifax Verification Exchange ®,

collecting, using and disclosing my personal information in accordance with its Verification Exchange Collection Statement, including:

- disclosing to my employers (or to payroll or other service providers who might act on behalf of my employers) to identify me; and
- collecting and using my employment income, history and related information from such parties to allow your verification of those matters.

Electronic Communications

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

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

I understand that by giving consent to receiving electronic communications;

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

Commercial Electronic Messages

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

Electronic Bank Statement Retrieval

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

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

- illion Australia Pty Ltd (illion BankStatements) (Privacy Policy: https://www.illion.com.au/privacy-policy-risk-marketing-solutions. Terms and conditions: https://bankstatements.com.au/about/terms).
- Credit Sense Australia Pty Ltd (Privacy Policy: https://www.creditsense.com.au/privacy-policy. Terms and conditions: https://www.creditsense.com.au/terms-conditions).
- TaleFin Australia Pty Ltd (Privacy Policy: https://www.talefin.com/talefin-policies. Terms and conditions: https://www.talefin.com/talefin-terms-conditions).

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

- I have read and agree to their User Terms & Conditions and Privacy Policies.
- I understand I am using these services at my own risk.
- I consent to them having read-only access to my bank account transaction data and for this data to be provided to Jacaranda Finance and any party I have consented to.
- I understand that the transaction data supplied may include transactions from the previous 12 months from all available accounts.
- I understand my user login credentials are encrypted and safely stored by a third-party service provider on

their servers in a secure environment outside Australia and that no unauthorised party will have access to this information.

I authorise Jacaranda Finance to use my encrypted login credentials in the future (bank feeds) to obtain my account statements for future credit services and related purposes and services.

Declaration

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