

PRIVACY ACT CONSENT

Licensee name, ABN and ACL:

Finance Filter Pty Ltd, trading as better finance options

ABN: 38 647 386 874

ACL: 534329

Licensee contact details:

Address: Level 8 Suite 8218, 1341 Dandenong Road, Chadstone 3148, Victoria, Australia.

Phone: 1800 867 132

Email: enquiries@betterfinance.com.au

We utilise credit providers and their lending products through the services of our aggregator 'National Finance Connections Pty Ltd t/as Viking Aggregation (ACN 661 296 457) ACL 543046 ("Viking"). Any reference to "we/us/our" is a reference to Viking and the Licensee.

By signing this document, you agree we can collect, hold, use and exchange personal and credit information about you for these stated purposes. The Privacy Policy also contains information on how you can complain about a breach of the privacy laws, how you can access or request to correct your personal and credit information that we hold about you and how to have that information amended. Our Privacy Policy is available on request.

What is personal information?

Personal information is information or an opinion about an identifiable or reasonably identifiable person. The personal information we will collect and hold will include your name, date of birth, gender, telephone number, address, email, employment details and any other information we may need to identify you.

What is credit information?

Credit information is personal information that relates to credit that a person has applied for or has been provided. The credit information that we will collect from you may include your records of credit that you have applied for (including the name of the credit provider, the type of credit and the amount of credit), default information or any other information that has a bearing on your credit worthiness used to determine your eligibility for credit. Credit information also includes credit reporting information supplied to us by a credit reporting body and any information that we derive from it.

Disclosures

We will collect, hold, disclose and use your personal and credit information to:

- a) assess and verify your identity and financial situation;
- b) assess your credit application, or your suitability as a guarantor to a credit application;

- c) provide such information to a guarantor or related applicant;
- d) exchange your information with a credit reporting body;
- e) disclose your information to credit providers to assess your credit application, or your suitability as a guarantor to a credit application and to arrange credit;
- f) an insurer to assess your suitability for, or arrange insurance you wish to obtain;
- g) Obtain from, and disclose to, third-parties such as your employer, landlord, real estate agent, lawyer, accountant and other professional advisers, lending institution and guarantor; who are deemed as reasonably necessary to arrange finance and/or insurance;
- h) other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers, compliance service providers and computer systems consultants or providers, so they can perform those services for us;
- i) any organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us;
- j) issuers of identification document via the use of third-party systems;
- k) debt collection agencies;
- l) external dispute resolution service;
- m) law enforcement, government and regulatory bodies;
- n) anyone who refers you to us;
- o) our related bodies corporate; and
- p) refer you to other organisations, service providers or business partners or obtain referrals from them to you.

We require the information we collect from you to amongst other things, your credit application, source a suitable credit provider and to manage the application process. We may not be able to proceed with credit assistance if you do not provide the information sought, or without the ability to collect, hold, disclose and use your personal and credit information.

We may collect and hold Health Information if we are assisting customers with an insurance product. We do not use or share that information for any purpose other than acquiring the product on behalf of the customer.

Identity & financial situation verification

We are required by the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to collect and use personal and credit information from you in order to identify you. We are also required by the *National Consumer Credit Protection Act 2009* (Cth) to collect credit information and personal information about you and take reasonable steps to verify this, including your financial situation. This verification may include enquiring via a credit reporting body.

Authority to make requests

You authorise us to make requests for personal and credit information from credit providers and credit reporting bodies. By signing this Privacy Consent, you consent to the credit providers listed in the schedule to this consent doing any of the following:

- a) where you are the borrower—obtaining information or a report about your commercial activities or commercial credit worthiness for the purpose of assessing your application from any business which provides information about the commercial credit worthiness of persons (this includes a credit reporting body);
- b) where you are the borrower—giving to and obtaining from any credit provider named in your credit application or in a credit report on you issued by a credit reporting agency, information about your credit arrangements for purposes of:
 - i. assessing your application for credit;
 - ii. notifying a default by you;
 - iii. allowing another credit provider to ascertain the status of your finance arrangements with us where you are in default with one or more other credit providers; and
 - iv. generally assessing your credit worthiness;
- c) where you are the borrower—disclosing personal and credit information to a person you have nominated to act as guarantor for the purpose of the guarantor considering whether to offer to act as a guarantor or offer property as security for the credit; and
- d) where you are the guarantor—obtaining a report about your credit worthiness from a credit reporting body for the purpose of assessing whether to accept you as a guarantor.

You acknowledge and agree that the information referred to above can include any information about your personal and/or commercial credit worthiness, credit standing, credit history or credit capacity which the *Privacy Act 1988* (Cth) allows credit providers to give to or receive from each other.

Credit reporting bodies

We may exchange personal and credit information with a credit reporting body as detailed below:

- a) disclosure of details such as name, date of birth and address to obtain a credit report on the applicant or guarantor in our capacity as an access seeker in the credit assistance process;
- b) use any information provided by a credit reporting body to assist us in conducting a preliminary assessment of a proposed credit application and its suitability to the applicant; and
- c) request a credit reporting body to provide us with an assessment of whether information provided by the applicant or guarantor matches that in the credit report to verify the identity of applicant and/or guarantor.

Our current Credit Reporting Body is Equifax and you can contact them on phone 1300 762 207 or email subscriberassist.au@equifax.com during opening hours of Mon–Fri 8.30am to 6.00pm Eastern Standard Time. You can obtain their Privacy Policy from their website at www.equifax.com.au.

Credit providers

We may submit a credit application to credit providers listed in our 'Credit Provider Schedule'. If a credit provider holds pertinent credit eligibility information, the credit provider must share this information with us, yourself or someone you have authorised to act on your behalf. Credit providers may also engage directly with, and disclose information about you to, a credit reporting body and you can ascertain the details on this and how they handle personal and credit information via their websites which are listed in our 'Credit Provider Schedule'. If your credit application proceeds with a credit provider you may be asked again for your consent to collect, store and use your personal and credit information by this credit provider.

Disclosing your information overseas

Some of the parties with which we exchange your personal information, including our service providers and other third parties, may be located outside Australia including India, Singapore and the United States of America.

We may also need to send your information overseas in order to process transactions you have instructed us to make, such as international money transfers. The countries to which we disclose your information will depend on the transaction details.

Your rights

You have the right to ask:

- a) that we provide you with the personal and credit information we hold about you;
- b) that we correct any personal and credit information we hold about you that is shown to be incorrect;
- c) for copies of our Privacy Policy and this document;
- d) the credit reporting body does not use your personal information for assessment purposes or direct marketing; and
- e) the credit reporting body provides you with a copy of information it holds about you.

Subject to the provisions of the Privacy Act and the Australian Privacy Principles, we will generally give you access to your personal information. However, there may be exclusions that apply that permit us to not provide you with access in some circumstances. If access is denied, we will provide you with the reason why unless, having regard to the grounds for refusal, it would be unreasonable for us to do so. Where we do grant access to your information, we may charge you a fee for accessing your personal information.

You can also contact us to request that we correct personal information that we hold about you. If we are satisfied that the personal information is inaccurate, incomplete, irrelevant or misleading then we will take reasonable steps to correct that information.

To access and/or seek correction of your personal or credit information we hold, or make a complaint about privacy, you can contact our Privacy Officer on 1800 867 132 or email dean@betterfinance.com.au.

Marketing

We would like to contact you from time to time with marketing information about the products and services we provide. You can opt-out of receiving direct marketing communication from us at any time.

If you do NOT want to receive marketing information from us, please tick this box:

Electronic communication

If you provide us with an email address or mobile phone number, you consent for us to use these details to send you, or make available to you, notices and relevant documents, including those from a credit provider or insurer. You are therefore responsible for maintaining appropriate software, hardware and associated processes to receive, access, review, print and save copies of such documents.

This consent applies to all types of communication that is permitted by law to occur electronically. Therefore, paper (hard copy) documents may not be provided to you, unless we are obliged to by law. You must regularly check advised electronic communication mediums for communication from us. If your details change, you must promptly notify us.

If you wish to withdraw your consent to electronic communication, please notify us on 1800 867 132, enquiries@betterfinance.com.au or via registered post at Level 8 Suite 8218, 1341 Dandenong Road, Chadstone 3148, Victoria, Australia.

Complaints and Contact Us

If you have any questions about our privacy policy, or a complaint about the way we have dealt with your personal information or think that we have breached the Australian Privacy Principles, you may make a complaint by contacting our Privacy Officer:

Addressee: Con Giakoumakis

Phone: 1800 867 132

Writing: Level 8 Suite 8218, 1341 Dandenong Road, Chadstone 3148, Victoria, Australia

Emailing: dean@betterfinance.com.au

We will acknowledge and respond to complaints within a reasonable time .

If you disagree with our decision, or are dissatisfied with the response of our complaints officer you may refer your complaint to Australian Financial Complaints Authority Limited ABN 38 620 494 340 (**AFCA**), an external review scheme to which we belong, that can be contacted by writing to GPO Box 3 Melbourne VIC 3001, by phoning 1800 931 678, via email on info@afca.org.au or lodging a dispute online at www.afca.org.au

ACKNOWLEDGEMENT

By signing below, as applicant or guarantor, I acknowledge and declare that I have read and understood this Privacy Consent. I consent to the collection, storage, use and disclosure of my personal information and credit information in accordance with this Privacy Consent.

Applicant 1	Applicant 2
Name:	Name:
Signature:	Signature:
Date Signed:	Date Signed:
Guarantor 1	Guarantor 2
Name:	Name:
Signature:	Signature:
Date Signed:	Date Signed:

CREDIT QUOTE

Date:

Finance Filter Pty Ltd, trading as better finance™

ABN: 38 647 386 874
ACL: 534329
Address: Level 8 Suite 8218, 1341 Dandenong Road,
Chadstone 3148, Victoria, Australia.
Phone: 1800 867 132
Email: enquiries@betterfinance.com.au
Website: betterfinance.com.au

This Credit Quote provides information about the fees and charges you agree to pay for our services as a finance broker. We are required to provide this Quote before we provide any credit assistance to you. We provide "credit assistance" when we:

- suggest or assist you to apply for a particular credit contract with a particular credit provider; or
- suggest or assist you to apply for an increase to the credit limit of a particular credit contract with a particular credit provider; or
- suggest you remain in a particular credit contract with a particular credit provider.

SCOPE OF CREDIT SERVICES:

You have requested that we provide you with the credit assistance and other services described below. The maximum amounts that are payable by you to us in relation to these services are as follows:

A. Your Details	
Customer(s) full name(s): "you"	
Address:	
Telephone	
Email:	

B. Scope of Services to be Provided	
Services to be provided:	We will do our best to arrange the most appropriate finance to meet your needs.

The ACCC has established a maximum allowable fee for Credit Assistance, and they are outlined as follows:

In the event that we successfully secure the financing you require, a Dealer Origination Fee (DOF) is applicable for our services. This administrative fee is subject to a maximum limit of \$1,500.00, however, your actual fee may be lower. The Dealer Origination Fee (DOF) will be integrated into your overall loan amount and will only become payable if the finance application progresses to settlement.

Please be aware that all the amounts mentioned already incorporate the Goods and Services Tax (GST) where applicable.

It's crucial to emphasise that the maximum sum you might need to remit to us for our credit assistance and associated services is a one-time fee.

All amounts are inclusive of the Goods and Services Tax (GST) where applicable.

The maximum amount you may pay to us for our credit assistance and other services detailed is a once only fee and relates to our credit assistance in respect of finance for:

ASSET

CUSTOMER(S) ACCEPTANCE OF THIS QUOTE

	Name	Date	Signature
Customer 1			
Customer 2			

Upload a copy of your Driver Licence

To help us process your application swiftly, please upload a photo of your Driver licence. Please upload a photo of both the front and the back.

CREDIT PROVIDER SCHEDULE

Lender	ACN	Website
Affordable Car Loans Pty Ltd	23 098 491 484	www.affordablecarloans.com.au
Alex Bank Pty Ltd	13 627 244 848	www.alex.bank
Angle Asset Finance Pty Ltd	98 603 303 126	www.anglefinance.com.au
Australian Motorcycle & Marine Finance Pty Ltd	83 603 969 875	www.ammf.com.au
Automotive Financial Services Pty Limited	73 003 622 375	www.afs.com.au
Autopay Pty Ltd	40 163 691 236	www.autopay.com.au
Money Me Financial Group Pty Ltd (Autopay)	40 163 691 236	www.moneyme.com.au
Azora Asset Finance Pty Ltd	12 087 826 159	www.azora.com.au
Azora Personal Loans Pty Ltd	53 147 803 576	www.azora.com.au
Branded Financial Services Pty Ltd	27 004 013 334	www.brandedfinancial.com.au
Carstart Pty Ltd	47 156 477 413	www.carstart.com.au
Finance One Commercial Pty Ltd	18 634 900 548	www.financeone.com.au
Fin One Pty Ltd	80 139 719 903	www.financeone.com.au
Firstmac Asset Funding Pty Ltd	50 601 556 647	www.firstmac.com.au
Flexi Commercial Pty Ltd	17 644 644 860	www.flexicommercial.com/au
United Loan Solutions Pty Ltd (T/as Gedda Money)	83 611 343 573	www.gedda.com.au
Greenlight Auto Group Pty Ltd	39 131 507 474	www.greenlightauto.finance/legal/privacy-policy
Latitude Automotive Financial Services	80 004 187 419	www.latitudefinancial.com.au
Latitude Personal Finance Pty Ltd	54 008 443 810	www.latitudefinancial.com.au
Liberty Financial Pty Ltd	55 077 248 983	www.liberty.com.au
Lumi Financial Management Pty Ltd	79 627 897 643	www.lumi.com.au
Macquarie Leasing Pty Ltd	46 008 583 542	www.macquarie.com.au
Metro Finance Pty Ltd	44 600 674 093	www.metrofin.com.au
Money 3 Loans Pty Ltd	36 108 979 406	www.money3.com.au
Moneyplace Pty Ltd	62 606 547 559	www.moneyplace.com.au
Morris Finance Pty Ltd	70 083 630 139	www.morrisfinance.com.au
Now Finance Group Pty Ltd	35 158 703 612	www.nowfinance.com.au
Pepper Asset Finance Pty Ltd	56 165 183 317	www.peppermoney.com.au
Plenti RE Limited	57 166 646 635	www.plenti.com.au
Rapid Loans Pty Ltd	54 103 660 546	www.rapidloans.com.au
Resimac Asset Finance Pty Ltd	93 098 034 041	www.resimacassetfinance.com.au
Society One	44 151 627 977	www.societyone.com.au
Wisr Pty Ltd	80 004 661 205	www.wisr.com.au