

Angle Auto Finance – Privacy and Credit Reporting Statement and Consent Form

THIS FORM IS REQUIRED TO BE SIGNED BY ALL APPLICANTS IF THEY ARE INDIVIDUALS (IN RELATION TO NOVATED LEASING CUSTOMERS)

This statement sets out how "we" or "us", being **Angle Auto Finance Pty Ltd** (ACN 161 130 696) trading as Angle Auto Finance of Level 23, 400 George Street, Sydney, New South Wales, 2000 (**Angle Auto Finance**), collect, use, store and disclose your personal information and credit-related information as permitted under the Privacy Act 1988 (Cth) (the **Privacy Act**) and the Privacy (Credit Reporting) Code (**the Code**). In this statement, "you" means the Applicant (as defined below) and "credit-related information" means credit information, credit eligibility information and CRB derived information as those terms are defined in the Privacy Act. If you do not provide us with your personal information or credit-related information, we may be unable to process or accept your application and we may not be able to provide finance or other products or services to you.

This form needs to be completed by the individual that is applying for a novated lease (**Applicant**). The Applicant must sign this form on the last page where indicated. By signing this form, you consent to the use and disclosure of your information as set out in Sections 3, 4, 7 and 8. You should take note of Sections 1, 2, 5 and 6.

Applicants for credit should provide the completed and signed form to their authorised Introducer/Dealer/Broker (**Introducer**) who submits your application for a novated lease to us. References to "Introducers" in this statement will include any salary packaging companies and novated lease providers that refer or introduce you to us or which administer your salary packaging arrangements as appointed from time to time during the term of any novated lease which results from your application to us.

1 Personal information

We collect, use and disclose your personal information (including information you submit in a credit application) for the purposes set out in our Privacy Policy, available at www.angleauto.com.au/privacy and in particular:

- to arrange or provide credit to you (including to act on your instructions and to administer and complete your application and transaction);
 - to manage that credit (including to assess hardship applications and to collect overdue payments);
 - to create and use an internal credit tool or otherwise procure our own assessments and ratings in respect of yours and other third parties credit worthiness, which may also take into account your information we obtain from you and other sources;
 - to communicate with you and to respond to your enquiries and resolve complaints and disputes;
- and

- to comply with our regulatory or legal obligations, report to regulators and authorities and assess our legal compliance (including through external audits).

We may disclose your personal information to the parties described in our Privacy Policy and in particular to:

- our related entities, service providers and commercial partners who assist us by, for example, by providing IT services, marketing services, data analytics services, market research services, back-office management services or customer acquisition and onboarding services including identity or other verification checks;
- persons you have authorised us to provide your information to (such as additional account holders or your authorised representatives);
- third parties that you have authorised to provide your information to us (such as Introducers and your current or previous employers in the case of employment checks);
- financial institutions and payment system operators (including merchants);
- our insurance brokers, providers and consultants;
- our professional advisers and agents (including independent auditors, legal and tax advisers);
- retailers, brokers, aggregators or others who introduced you to us (including car dealerships and salary packaging providers) and these parties may use and disclose this information for their own marketing purposes;
- debt collection agencies and others that assist us with debt recovery;
- any third parties who acquire any rights or interests in any amounts or debts that you owe to us (including if we assign, transfer or novate your agreement with us);
- the sponsors or promoters of any competitions that we conduct;
- credit reporting bodies (for more information, see our Credit Reporting Policy); and
- state and federal government agencies, regulatory bodies and law enforcement agencies or other persons as required or permitted by law.

In addition to the information provided by you, you authorise us to obtain personal information about you, under the Freedom of Information Act, from any motor vehicles or driver's licence registry in Australia whilst any liability is outstanding to us without reference to you.

2 Overseas disclosure

We may disclose your information to entities outside of Australia. These entities include our related entities and service providers located in the United States of America, the Philippines and India.

3 Authority to give information to your Introducer

By completing this form, you consent to us disclosing to your Introducer information relating to your application, our assessment of your application and information relating to any existing novated lease you have with us which is proposed to be refinanced as part of your application. If further assessment is required in relation to your application, you consent to us disclosing credit eligibility information about

you to the Introducer, as your authorised representative. This may include information from your credit report and information we derive from your credit report.

In relation to your application for a novated lease, you consent to us disclosing to your Introducer (as your authorised representative) all information we hold in relation to your application, the status of your application and the outcome of your application, including our reasons for our decision. If your application is successful, you also consent to us disclosing to your Introducer (as your authorised representative) all information we hold in relation to your novated lease (on an ongoing basis during the term of that contract) for the purposes of the administration of your novated lease.

4 Identity verification

4.1 IDMatrix

By signing this form, you consent to the use of the Equifax IDMatrix service to verify your identity. This may involve the disclosure of your personal information and credit-related information to Equifax Pty Ltd and/or its related companies. If you sign this form, then you consent to Equifax Pty Ltd and its related companies accessing your information from third party datasets and using and disclosing that information for the purposes of verifying your identity. If we are unable to verify your identity via IDMatrix, we will seek to do so using the Document Verification Service process described below. If you do not sign this form, we may be unable to process your application for a novated lease.

4.2 The Document Verification Service

By signing this form, you consent to the use of the Australian Government's Document Verification Service (**DVS**) to verify your identity. This may involve the use of your identification documents such as your Australian-issued Drivers Licence, Passport or Australian Citizenship Certificate. The information you provide to us will be used to verify your identity and may be the subject of an information match request to the official record holder of the underlying information. That information match request, the information match result and other information match data and access to and use of the DVS may involve the use of third party systems and services.

If you do not sign this form, we may be unable to process your application for a novated lease, or we may require you to participate in an additional manual identity verification process, including completing a separate customer identity document form.

5 Our Policies

Our Privacy Policy contains information about:

- how you may seek to access or correct your personal information that is held by us;
- how you can complain about a breach of privacy law (including the Australian Privacy Principles) by us and how we will deal with such a complaint; and
- how we collect, hold, use and disclose your personal information in more detail.

Statement of Notifiable Matters

In addition to our Credit Reporting Policy (available at www.angleauto.com.au/privacy), our Statement of Notifiable Matters contains information such as:

- how a credit reporting body may use the information we provide to them;
- the consequences if you fail to meet your payment obligations or commit a serious credit infringement;
- how you may seek to access or correct your credit-related information;
- how you may complain about our failure to comply with our credit reporting obligations under the Privacy Act) and/or the Code;
- your rights to direct a credit reporting body to limit the use of your information for direct marketing purposes; and
- what protections are available if you believe you are a victim of fraud.

Our Statement of Notifiable Matters is available on our website at www.angleauto.com.au/importantdocuments. You can also request a hard copy from us by calling us on 1300 561 868.

6 Contact us

If you have any questions or complaints regarding this privacy and credit reporting statement and consent form or if you would like more information about the way we manage your personal and credit-related information, please contact our Customer Experience team as follows:

Email: customerexperience@angleauto.com.au

Telephone: 1300 561 868

Post: Attn: Customer Experience
Angle Auto Finance
PO Box 20125
World Square, NSW 2002

7 Electronic signing and communications

By signing this statement you:

- consent to receive any communications from us and/or your Introducer via electronic means;
- acknowledge that, if we provide the option for you to sign any documents electronically, we consent to you signing those documents electronically; and
- consent to us signing any relevant document electronically, including by applying an electronic signature to a counterpart of a relevant document.

8 Consent

I have read and understood this statement and I consent to the collection, use and disclosure of personal information and credit-related information in accordance with this statement.

I confirm that I am authorised to provide any information I provide to Angle Auto Finance or to my Introducer.

Where I have provided information about another individual (including a spouse, partner or joint applicant), I declare that individual has been made aware of the fact and relevant contents of this entire statement.

Name of Applicant	Signature	Date

Effective: 30 November 2023