

# Privacy Disclosure Statement



The *Privacy Act* regulates the collection, use and disclosure of your personal information. This notice tells you about the use that will be made of the personal information provided by you in your loan application and how your personal information may be disclosed to other parties in certain circumstances. By signing this notice you are giving your consent to the use and disclosure of your personal information as detailed in this Privacy Disclosure Statement. If you do not provide your consent, **m3capital** Pty Ltd may not be able to process or accept your application.

In this notice:

“Credit Provider” means any Bank or non-bank financial institution which is on the **m3capital** Pty Ltd Panel of Lenders as amended from time to time.

“Manager” means **m3capital** Pty Ltd ABN 99 472 148 297

By applying for a loan or loan facilities you are providing personal information to the Manager for the primary purpose of assisting the Manager to assess your application and if accepted, the Manager will undertake a formal Credit Submission to the Credit Provider on your behalf.

Regardless of when or how the information is collected your personal information may be shared between, and used by, the Manager and the Credit Provider for that primary purpose and for related purposes including:

- consideration of any other application made by you to **m3capital** Pty Ltd for financial products or services;
- customer relations including management of our relationship with you and customer satisfaction research and product development;
- compliance with legislative, regulatory and payment systems requirements; and
- **m3capital** Pty Ltd internal operations including record keeping, risk management, credit scoring and portfolio analysis.

The Manager may also disclose your credit information and personal information to the following organisations (“Disclosure Parties”):

- a Mortgage Insurer, other insurers or reinsurers;
- credit reporting agencies;
- its service providers and alliance partners;
- its agents, contractors and external advisers (for example, its valuers and lawyers);
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies, law enforcement bodies and courts;
- external complaint resolution bodies;
- ratings agencies;
- payment system operators; and
- other financial institutions and credit providers.



The Manager may at any time do any of the following things where permitted by the *Privacy Act* (“Use of Credit Information and Reports”):

- seek and use consumer and commercial credit information (including a consumer and/or commercial credit report from a credit reporting agency) about you to assess an application (including, if applicable, for the provision of credit to you or to accept you as a guarantor);
- seek and use a credit report about you provided by a credit reporting agency to collect overdue payments from you;
- seek from and use, or give to any credit provider named in a credit report provided by a credit reporting agency, any information about your credit worthiness, credit standing, credit history or credit capacity;
- give personal and credit information about you to a credit reporting agency including:
  - identity particulars;
  - that credit has been applied for and the amount;
  - that the Credit Provider is a current credit provider to you;
  - payments which are overdue and for which collection action has commenced;
  - that payments are no longer overdue;
  - that cheques drawn by you have been dishonoured;
  - that you have committed a serious credit infringement;
  - that this loan has been repaid or finalised; and
  - give any report about me/us to another person or body in connection with mortgage loan securitisation arrangements;
- give, request and receive information about you consumer/personal information, including the payout figure in respect of any of your credit, to any accountant, lawyer, broker, other adviser or bank acting on your behalf;
- give any report, copy of any loan agreements or other document or information about you to any person who has, or will guarantee or provide property as security for the repayment of credit provided to you.

You may request access to your personal information that **m3capital** Pty Ltd holds by writing to **m3capital** Pty Ltd at Level 5, 114 William Street, Melbourne, Victoria, 3000.

# Declaration and Consent



- 1 I/We acknowledge if my/our application is approved it will be subject to the Credit Provider's loan terms and conditions.
- 2 I/We hereby declare that any information contained in my/our application including all financial information is true and correct.
- 3 I/We authorise my/our solicitor or conveyancer to accept any notification on my/our behalf in relation to my/our application.
- 4 I/We declare that I/we am/are over the age of 18 and have never been bankrupt or made arrangements with creditors under bankruptcy legislation.
- 5 I/We authorise m3capital Pty Ltd to arrange a valuation of the security property.
- 6 I/We agree and consent to my/our credit information and personal information being collected, used and disclosed by m3capital Pty Ltd, and the Credit Provider in the manner and for the purposes set out in the Privacy Notice above.

## Signature of Applicant/Guarantor

Signature 1 ..... Date .....

Signature 2 ..... Date .....