



Salary Packaging Australia

Privacy Agreement

Salary Packaging Australia Pty Limited ABN 53 009 643 485 may gather, retain, utilise, and disclose personal data concerning myself (inclusive of data necessary for compliance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, as well as the National Consumer Credit Protection Act 2009 and the Personal Property Securities Act 2009) in order to: evaluate my personal and/or commercial creditworthiness; process my application; deliver, oversee, and administer the products and services rendered to me; assess and review said products and services; inform a credit reporting agency or other credit providers regarding my payment history or any defaults on my part; engage in communication with me; conduct credit scoring; and address any complaints or inquiries. I understand that failure to furnish complete or accurate information may impede the processing or acceptance of the application, and transactions may encounter delays, obstructions, or rejections.

Our Privacy Policy, available at www.salpacaus.com.au/intranet-qld-government or obtainable by contacting 1300 786 664, outlines our practices concerning the collection and utilisation of your information, avenues for accessing and rectifying data we possess about you (comprising credit reports and other credit-related information), the procedure for lodging complaints, and the treatment of such complaints.

Contact us

For additional information or to express particular or general concerns regarding us and our Privacy Policies, you may contact us at:

Salary Packaging Australia

1/10 Hudson Road Brisbane QLD 4010

Telephone: 1300 786 664

Email: novated@salpacaus.com.au

Purposes of Information Collection

We collect your information to:

- Evaluate any applications made by you now and in the future.
- Confirm your identity and manage our interactions with you.
- Provide, manage, and enhance our products and services.
- Conduct assessments of your facility.
- Inform you about additional products and services of potential interest.

How we collect and share your information

Your information is collected directly from you wherever possible. We may also need to collect information from and share information with other entities including credit providers, employers, financial advisers, our white label partners, your insurers, mortgage insurers, brokers, government agencies (e.g. Centrelink), guarantors, our corporate partners, service providers administering online verification of your identity, to identify illegal activities and fraud prevention, and credit reporting bodies (CRBs). We may also share your information with any other person named as an applicant such as a co-borrower, business owner or director in this application.

Sometimes we may need to exchange your personal information with our service providers and other third parties who may be located outside Australia in countries including The United States of America.

Electronic Signatures and Communications

By endorsing this statement, you:

- Grant consent to receive communications from us electronically.
- Acknowledge that, if we offer the option for you to electronically sign any documents, we consent to your electronic signature on said documents.
- Agree to let us digitally sign any important document, including adding a digital signature to a copy of that document.

Consent

By signing below, you acknowledge that:

- You have read and understood this agreement and you consent to the collection, utilisation, and sharing of your information before, during, or after the provision of credit as delineated herein and in the Privacy Policy.

- You consent to our retrieval of one or more credit reports about you from Credit Reporting Bodies, which may encompass credit-related data ("consumer credit report").
- If you supply us with documentation containing personal data about a non-borrower individual on the application (such as a statement from a joint account), you affirm that you have obtained their consent to furnish this information to us.
- All information provided to us is accurate and complete, and we may rely on this information for the purpose of evaluating this application.
- In the event of changes to your personal information, you undertake to notify us promptly.
- You affirm that you are authorised to provide the presented personal details and consent to the verification of your information with the document issuer or official record holder through third-party systems for identity confirmation purposes.

Name	Signature	Date