

Privacy Consent

Granite Home Loans ACN 622 955 524 Australian Credit Licence Number 516 104, ('Granite'/'us'/'we'), may use the personal information about you for the purposes of credit, insuring credit and for direct marketing of products and services offered by Columbus Capital Pty Limited ACN 119 531 252 and its related bodies corporate in Australia and overseas (the Columbus Group) or any organisation the Columbus Group is affiliated with or represents.

By signing this document, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at <http://www.granitehomeloans.com.au/privacy-policy>. If you do not provide us with this consent or provide us with your personal information, we may not be able to arrange finance for you or provide other services.

We arrange and manage finance. Some of the funders we use are listed at the end of this consent. In this consent, 'we' includes us and those funders. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained from the link above, or by contacting us on 1300 232 999. The link to the privacy policy for our funders is shown at the end of this consent. These privacy policies contain information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets; and
- any organisation providing online verification of your identity.

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- finance brokers, mortgage managers, and persons who assist us to provide our products to you;
- financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan - for example, if a complaint is lodged about us or the lender; businesses assisting us with funding for loans;
- trade insurers;
- any person where we are required by law to do so;
- any of our associates, related entities or contractors;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets; and
- any organisation providing online verification of your identity.

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Privacy Consent (Continued)

Lenders Mortgage Insurers (LMIs) We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

- **Helia Insurance Pty Ltd** ACN 106 974 305 who can be contacted and a copy of their privacy policy can be obtained by calling on 1300 655 422 or their website at <https://www.helia.com.au/privacy-policy/>;
- **QBE Lenders Mortgage Insurance Limited** ACN 000 511 071 who can be contacted and a copy of their privacy policy can be obtained by calling on 1300 367 764 or their website at <https://www.qbe.com/lmi/about/governance/privacy-policy>; and
- **Arch Lenders Mortgage Indemnity Limited** ACN 074 042 934 who can be contacted and a copy of their privacy policy can be obtained on their website at <https://mortgage.archgroup.com/wp-content/uploads/sites/4/LMI-PrivacyPolicy.pdf>

Funders we may use include:

- **Perpetual Corporate Trust Limited** ACN 000 341 533 a copy of their privacy policy can be found on their website at <https://www.perpetual.com.au/privacy-policy>
- **Permanent Custodians Ltd** (and associated entities) ACN 001 426 384 a copy of their privacy policy can be found on their website at <https://www.bny.com/corporate/au/en/privacy-policy.html>

The privacy and credit reporting policies of the LMIs and funders contain information on how the LMIs collect, use and disclose your personal and credit information, how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy and how the LMIs will deal with your complaint.

The LMIs and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines.

More information on overseas disclosure may be found in the entities' privacy policies.

We may request credit reports for both consumer and commercial applications. Credit reports contain information which assists us to assess your application, including information about your credit history with other credit providers. Credit reporting bodies can provide us with credit reports in certain circumstances, including when you make an application for credit, or when we are seeking to help you avoid defaulting on your credit.

When requesting a report, we will tell the credit reporting body that you have made an application and the type and amount of credit you are applying for – this information is referred to as an information request. We are not required to get your consent to do this. An information request will appear on your credit report and may be used by the credit reporting agency or other credit providers to assess your credit worthiness, including when you make subsequent applications for credit. Information requests on your credit report can affect your credit score depending on the amount and type of credit you are applying for, frequency of information requests appearing on your credit report and your credit history.

Visa Debit Cards

I/We hereby request Origin Mortgage Management Services, on behalf of Granite Home Loans, to arrange for the issue of a debit card for use in connection with our account.

If there is more than one Borrower, we understand that any one of us, or anyone we give our PIN number or access code to, could use the system. We understand that each of us will be liable for any transactions made by any of the Borrowers or anyone to whom we give the information, whether we authorise the transaction or not. We agree that each Borrower can bind each other Borrower. For example, any one of the Borrowers can authorise a redraw or any other activity in respect of our loan. Each other Borrower will be bound even though they did not know about or did not agree to the transaction.

I/We understand the full conditions of use relating to our debit card will be set out in a Conditions of Use Booklet to be forwarded to us. A separate card will be issued to each borrower requesting one.

Consent to Give You Notices Electronically

You consent to us giving you notices and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent:

- a) we will no longer send paper copies of notices and other documents to you;
- b) you should regularly check your nominated email address below for notices and other documents;
- c) you may withdraw your consent to the giving of notices and other documents by email at any time; and
- d) you have facilities to enable you to print the notice or other document that we send to you by email if you desire.

Signatures of Borrower(s)/Guarantor(s) and Date

You consent to the use of your personal and credit information as set out above. By providing your email address, you consent to be given notices electronically. If you do not consent to be given electronic notices, do not provide an email.

Sign and Print your name

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