LOAN BARN

PRIVACY, CREDIT REPORTING, AML/CTF AND ELECTRONIC COMMUNICATIONS CONSENT AGREEMENT

Credit Provider: Loan Barn Pty Ltd
Australian Credit Licence: 384030

This Agreement explains how Loan Barn Pty Ltd collects, holds, uses, discloses, verifies, stores and manages your personal, credit-related and credit eligibility information.

It also explains how your information may be used for:

assessing applications for credit.

- responsible lending assessments.
- identity verification.
- anti-money laundering and counter-terrorism financing compliance.
- electronic communications; and
- other purposes permitted or required by law.

This Agreement should be read together with the Loan Barn Credit Information (Privacy) Management Policy, available on our website or upon request.

By signing, electronically accepting or otherwise providing consent to this Agreement, you acknowledge that you have had the opportunity to read and understand this Agreement and consent to the collection, use, disclosure and verification of your information as described in this document.

If you do not provide the consents required under this Agreement, Loan Barn may be unable to assess your application, verify your identity or provide credit services to you.

Please read each section carefully before providing your consent.

SECTION 1 – PRIVACY CONSENT AGREEMENT

By signing, electronically accepting or otherwise consenting to this Agreement, you consent to Loan Barn Pty Ltd and its related entities (where applicable), including Kawana Pawnbrokers Pty Ltd – Trading as Suncoast Loans, collecting, holding, using, disclosing, verifying and managing your personal information, identification information, credit-related information and credit eligibility information in accordance with applicable laws and as described in this Agreement.

If you do not provide the information or consents reasonably required by Loan Barn, we may be unable to assess your application for credit, verify your identity, comply with our legal and regulatory obligations, or provide credit or related services to you.

Further information about how Loan Barn collects, holds, uses and discloses your personal information is contained in our Credit Information (Privacy) Management Policy, available on our website or upon request.

Use of Your Information

Loan Barn may collect, hold, use, disclose and verify your information for purposes including:

- assessing applications for credit.
- verifying your identity and information provided by you.
- undertaking responsible lending assessments.
- assessing your financial circumstances, financial position and repayment capacity.
- administering and managing credit facilities.
- assessing hardship requests, financial difficulty assistance and repayment arrangements.
- investigating complaints, disputes and internal dispute resolution matters.
- collecting overdue amounts and enforcing legal rights.
- preventing fraud and financial crime.
- undertaking customer identification, customer verification and ongoing customer due diligence activities where required by law.
- complying with anti-money laundering and counter-terrorism financing obligations; and
- complying with legal and regulatory requirements.

Sources of Information

You authorise Loan Barn to collect information from sources permitted by law, including:

- you and your authorised representatives.
- credit reporting bodies.
- financial institutions.
- employers and former employers.
- accountants and financial advisers.
- referees and personal contacts.
- landlords, real estate agents and tenancy databases.
- government departments and agencies.
- Centrelink (where authorised by you).
- Open Banking providers, bank statement retrieval providers and data aggregation service providers authorised by you.
- identity verification providers; and
- other sources reasonably required to assess, verify, administer or manage a credit facility.

Identity Verification, Credit Reporting and Information Disclosure

Loan Barn may verify your identity and information provided by you using manual verification procedures, identification documents, electronic identity verification services where utilised by Loan Barn, document verification services, credit reporting bodies and other lawful verification methods.

Where permitted by law, Loan Barn may obtain information from credit reporting bodies and may disclose information to credit reporting bodies for purposes including. - A record of a credit enquiry made by Loan Barn may be recorded on your credit file by the relevant credit reporting body.

- verifying identity information.
- assessing applications for credit.
- undertaking responsible lending assessments.
- administering and managing credit facilities.
- collecting overdue amounts.
- fraud prevention.
- complying with legal and regulatory obligations; and
- maintaining or updating information held by a credit reporting body.
- Credit reporting bodies used by Loan Barn may include Equifax, Experian (including the former iilion Credit Reporting business) and other credit reporting bodies used from time to time.

Information disclosed to or obtained from a credit reporting body may include:

- identification information.
- credit liability information.
- repayment history information.
- information relating to applications for credit.
- overdue payment and default information.
- hardship arrangement information where permitted by law;
- personal insolvency information; and
- other information allowed under applicable laws.
- Where allowed or required by law, Loan Barn may disclose information to:
- credit reporting bodies;
- debt collection agencies;
- solicitors and legal representatives;
- identity verification providers;
- Open Banking providers, bank statement retrieval providers and data aggregation service providers authorised by you;
- financial institutions;
- government departments and agencies;
- regulators, courts and tribunals;
- the Australian Financial Complaints Authority (AFCA); and
- other entities authorised or required by law.

If you fail to meet your repayment obligations or commit a serious credit infringement, Loan Barn may disclose information to a credit reporting body in accordance with applicable laws.

Before disclosing default information to a credit reporting body, Loan Barn will comply with all applicable legislative requirements, including any notice and waiting period requirements prescribed by law.

You have the right to request access to, and correction of, personal information held by Loan Barn and may also contact the relevant credit reporting body regarding information held by that credit reporting body.
You may also request that a credit reporting body:

- not use your information for direct marketing pre-screening purposes where permitted by law;
- place a ban period on your file if you believe you have been, or may become, a victim of fraud or identity theft; or
- correct information that is inaccurate, incomplete, out of date, irrelevant or misleading.

Information and Documents We May Request

- Loan Barn may request information and documents including:
- identification documents;
- bank statements and transaction information;
- Centrelink Income Statements (where applicable);
- payslips and employment information;
- tax or financial information;
- proof of address documentation;
- credit contract information;
- asset and liability information; and
- any other information reasonably required to assess an application, verify information, administer a credit facility, assess hardship assistance, investigate a complaint or comply with legal obligations.

Loan Barn will only collect, use, disclose and manage your information in accordance with applicable laws and its Credit Information (Privacy) Management Policy and will not sell your personal information.

SECTION 2 – ELECTRONIC COMMUNICATIONS CONSENT

By consenting to this section, you agree that Loan Barn may provide notices, disclosures, loan documents, statements, account information, hardship information, complaint responses and other communications electronically where permitted by law.

Communications may be provided by email, SMS, electronic document signing platforms or other electronic communication methods used by Loan Barn.

You may withdraw your consent to receive marketing communications at any time; however, Loan Barn may continue to provide communications required to administer your account, comply with legal obligations or respond to requests made by you.

Loan Barn will manage electronic communications in accordance with applicable laws, including the Spam Act 2003 (Cth), the Do Not Call Register Act 2006 (Cth), the Privacy Act 1988 (Cth) and other applicable legal and regulatory requirements.

Marketing Communications

By consenting to this Agreement, you also consent to Loan Barn contacting you by email, SMS, telephone or other electronic means with information about our loan products, finance services, promotions, special offers and other products or services that may be of interest to you.
You may withdraw your consent to receive marketing communications at any time by contacting Loan Barn or by using the unsubscribe or opt-out facility provided in the relevant marketing communication, where available.

Withdrawing your marketing consent will not affect your loan application, any existing credit contract, or our ability to provide communications required to administer your account, respond to your requests or comply with legal and regulatory obligations.

SECTION 3 – CONSENT TO ELECTRONIC DELIVERY OF DOCUMENTS

By consenting to this section, you agree that Loan Barn may provide documents, notices, disclosures and other information electronically where permitted by law.

This may include:

- credit guides;
- loan contracts and related documents;
- notices and disclosures required by law;
- statements and account information;
- hardship and financial difficulty information;
- complaint and dispute resolution information; and
- other documents relevant to your application, loan or relationship with Loan Barn.

You acknowledge and confirm that:

- you have access to an email address or other electronic communication method nominated by you;
- you are able to access, open, read and retain electronic documents provided by Loan Barn.
- it is your responsibility to notify Loan Barn if your contact details change; and
- electronic documents may satisfy legal requirements for documents and information to be provided to you where permitted by law.

You may request to withdraw your consent to receive documents electronically. However, Loan Barn may continue to provide documents and communications electronically where permitted by law or reasonably necessary to administer your account, assess or manage hardship requests, investigate complaints, enforce a credit contract, respond to requests made by you or comply with legal and regulatory obligations.

Loan Barn will provide electronic documents and communications in accordance with the Electronic Transactions Act 1999 (Cth), the National Consumer Credit Protection Act 2009 (Cth) and other applicable laws and regulatory requirements.

SECTION 4 – AML/CTF AND IDENTITY VERIFICATION CONSENT

Loan Barn is required to comply with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and other applicable laws.

By consenting to this section, you authorise Loan Barn to collect, verify, use and disclose information reasonably required to:

- verify your identity;
- assess and process your application for credit;
- undertake customer identification and verification procedures;
- undertake ongoing customer due diligence where required by law;
- prevent fraud, money laundering, terrorism financing and other financial crime; and
- comply with legal and regulatory obligations.

To verify your identity, Loan Barn may use:

- identification documents provided by you;
- credit reporting bodies;
- identity verification providers;
- government records and databases;
- financial institutions;
- Open Banking and authorised data-sharing services where authorised by you; and
- other lawful verification methods.

If Loan Barn is unable to satisfactorily verify your identity or information provided by you, additional information or documentation may be requested. Where identity verification requirements cannot be satisfied, Loan Barn may be unable to assess or provide credit.

Loan Barn may retain records relating to identity verification, customer due diligence and AML/CTF compliance for the period required by law.

If your application is approved, Loan Barn will provide you with your proposed loan contract, including the Information Statement required under the National Credit Code, for your review before you decide whether to enter into the credit contract

DECLARATION AND CONSENT

I/We acknowledge that:

- I/we have had the opportunity to read and understand this Privacy, Credit Reporting, AML/CTF and Electronic Communications Consent Agreement;
- I/we understand how Loan Barn may collect, hold, use, disclose and verify information about me/us;
- I/we consent to the matters described in this Agreement; and
- the information provided by me/us is true and correct to the best of my/our knowledge.

Consent of Applicant 1

Signature:

……………………………………………….

Name *(please print)*

……………………………………………….

Date

……………………………………………

Consent of Applicant 2

Signature:

……………………………………………….

Name *(please print)*

……………………………………………….

Date

……………………………………………