

Permission to obtain and disclose credit and personal information

<p>Collection of personal information and credit-related personal information</p>	<p>We, Circle Mutual Limited ABN 46 087 650 968 acting as an agent for Bendigo and Adelaide Bank Limited ("Bendigo"), collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower.</p>	<p>Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.</p> <p>We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.</p>
<p>Use and disclosure of your personal information and credit-related personal information</p>	<p>We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).</p> <p>We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors.</p>	<p>Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities and joint venture partners where its confidentiality is maintained at all times.</p> <p>Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.</p>
<p>Collection, use and disclosure of your credit-related personal information</p>	<p>By signing this application you agree that we can do all of the following:</p> <p>a. Commercial credit-related personal information Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.</p> <p>b. Consumer credit-related personal information Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.</p> <p>c. Collection of overdue payments Seek and use a credit report provided by a credit reporting body to collect overdue payments.</p> <p>d. Exchange of information between credit providers Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.</p> <p>e. Exchange of information with intermediaries Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.</p> <p>f. Provide information to credit reporting bodies In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):</p>	<p>Veda Advantage Public Access Division PO Box 964, North Sydney NSW 2059 Public Enquiries: 1300 762 207 Website: www.mycreditfile.com.au</p> <p>Dun & Bradstreet Australia PO Box 7405, St. Kilda Road Melbourne VIC 3004 Public Enquiries: 1300 734 806 Website: www.checkyourcredit.com.au</p> <p>The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness.</p> <p>The Credit Reporting Body has a policy for managing your credit-related personal information that you may access by contacting them. In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this, contact the Credit Reporting Body.</p> <p>Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.</p> <p>g. Provide information for securitisation Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.</p> <p>h. Provide information to guarantors Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.</p>
<p>Access and correction</p>	<p>In most cases you can gain access to and seek correction of your personal information and credit-related personal</p>	<p>information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 553 582.</p>
<p>Direct Marketing</p>	<p>We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These</p>	<p>may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us please contact us on 1300 553 582</p>

Circle Mutual Limited ACN 087 650 968 (CIRCLE) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of CIRCLE Alliance Bank branded products and services. CIRCLE also has arrangements with other third parties as detailed in the Financial Services Guide.

CIRCLE Alliance Bank branded deposits and loans are deposits and loans of Bendigo Bank. CIRCLE Alliance Bank is a trade mark of Bendigo Bank.

