

PRIVACY DISCLOSURE STATEMENT

Collection and use of your information

One Lending Solutions Pty Ltd and its representatives will only seek to collect necessary information from you in order to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you. In certain circumstances, we may also be required to collect sensitive information (such as health information) on behalf of the lender in the course of giving you credit assistance.

Information will generally be collected directly from you and this may be done in person, over the phone or via digital channels.

Disclosure of personal information

One Lending Solutions Pty Ltd and its representatives will never unnecessarily exchange your personal or business information with any third party for any reason, unless compelled by force of law. However, in order to assist you, we may be required to provide your personal information to certain organisations. If your information is not provided, we may be unable to assist you. The types of organisations include:

- Lenders
- Mortgage insurers
- Other mortgage intermediaries
- Valuers
- Other organisations that assist us such as printers, mailing houses, lawyers, debt collectors, accountants and other auditors. Some of these organisations may be overseas. Countries in which your information may be accessed include Philippines.

Access and alterations to your personal information

You can gain access to your personal or company information or advise alterations to that information by contacting our office (per details listed above)

Information which is easily accessible will be provided to you free of charge. However, information which is more difficult to access may have a fee associated with the request. You can also contact us for more detailed information on how we collect, handle and secure your personal information.

Marketing

From time to time, One Lending Solutions Pty Ltd may contact you with information about products from either ourselves or our industry affiliates that we believe may interest you. To opt-out of receiving such information, simply let us know by contacting us directly using the office details above.

Security of your personal information

One Lending Solutions Pty Ltd takes reasonable steps to ensure the security of your personal or company information from unauthorised access, theft or modification.

In the extremely unlikely event that One Lending Solutions Pty Ltd suspects that there has been a data breach that may cause you serious harm, we will take all reasonable steps to assess if your data has been accessed or lost, and if this information being accessed or

lost may cause you serious harm. This assessment will always be completed expeditiously and within 30 days.

If One Lending Solutions Pty Ltd finds that there has been a data breach that has the potential to cause you serious harm, this will be reported to the Office of the Information Commissioner and you directly.

Feedback on the handling of your personal information

Should you be unsatisfied in the manner in which One Lending Solutions Pty Ltd has handled your personal information please contact us (per details listed above). We will take all necessary steps to investigate and address your concerns. If the issue you have raised is not resolved to your satisfaction you should contact the Office of the Australian Information Commissioner at:

Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Mail: GPO Box 5218
SYDNEY NSW 2001.

You can obtain a copy of our full Privacy Policy by contacting us using the details above You can learn more about the Privacy Act and your rights at www.privacy.gov.au

PRIVACY CONSENT

One Lending Solutions Pty Ltd and its representatives will only seek to collect necessary information from you in order to provide you with the credit assistance you have sought from us. We may also use this information for purposes associated with our services such as follow-up calls to assist you.

We may contact various organisations that have information about you and your associated companies so as to obtain the information we need to provide our services. The types of organisations we may collect your information from include:

- Employers (employment confirmation or an employment letter);
- Accountants (confirmation of your financials or an accountants letter);
- Banks and lenders;
- Solicitors or conveyancers;
- Credit Reporting Body (CRB);
- Or any other organisation that has information about you which we require to provide our services.

By signing below you authorise these organisations to release to us any information we may request.

By signing below you appoint us as your agent to act as an "access seeker" and obtain your credit information from a CRB on your behalf. I hereby appoint One Lending Solutions Pty Ltd as my Agent for the purpose of obtaining my credit information from a Credit Reporting Body.

Your appoint of One Lending Solutions Pty Ltd as your agent in obtaining a copy of your consumer and commercial credit information for both yourself as individuals and any companies, trusts, trading names, registered names or related entities of which you are either an owner, trustee or director.

This authority only applies to enquiries made by One Lending Solutions Pty Ltd in connection with your application, or proposed application for credit, or you having sought advice relating to your existing credit.

You agree that we may collect and use your personal information as specified above.

This consent form is intended to be read in conjunction with our Privacy Policy above.

Signed as or on behalf of the Borrower(s); in agreement with the foregoing terms and conditions, credit guide, credit quote (if applicable) and information provided by you on our fact finder.

If you do not consent to us doing this, do not sign the form below.

However, if you do not sign the consent, we may be unable to provide credit assistance or other services to you.

Signature

Signature

Name

Name

Date

Date