

Privacy and Consent

LendingBase Pty Ltd Credit Representatives are appointed under BUYERS CHOICE LICENCING PTY LTD Australian Credit Licence 509484.

LendingBase Pty Ltd ABN 84700884297 and BUYERS CHOICE LICENCING PTY LTD ABN 88 626 172 281 Australian Credit Licence 509484 of Level 5, 278 Collins Street Melbourne VIC 3000 [we,us,our] we are collecting personal information about you and this may include sensitive information (such as health information).

A complete copy of our privacy policy can be found at <https://buyerschoice.com.au/privacy-policy/>.

The information you provide will be held by us.

You appoint us your agent (Access Seeker) to obtain your credit information from a credit reporting body on your behalf and for the purpose of assisting you with your finance application. You authorise us to disclose any credit information we obtain to prospective financiers in connection with your finance application.

We may use credit information and personal information you provide us to arrange or provide finance and other services to you and you authorise us to make any enquiries necessary to do so.

We may exchange personal information with the following types of entities, some of which may be located overseas:

- our employees, franchisor, related bodies corporate, contractors or service providers for the purposes of operation of our website or our business, fulfilling requests by you, and to otherwise provide products and services to you including, without limitation, web hosting providers, IT systems administrators, couriers, payment processors, data entry service providers, electronic network administrators;
- persons who provide finance or other products to you, or to whom an application has been made for those products; financial consultants, accountants, lawyers and advisers;
- any industry body, tribunal, court or otherwise in connection with any complaint regarding our services;
- 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;
- any organisation providing online verification of your identity; or
- any person or organisation for any authorised purpose with your express consent.

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 at <https://buyerschoice.com.au/privacy-policy/> or by contacting us on 0479 125 825. Our privacy policy contains information about how

you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

If you do not provide the information we may not be able to assist in arranging finance or providing other services to you.

Do we disclose your personal information to anyone outside Australia?

We may disclose personal information to our franchisor's related bodies corporate, our related bodies corporate and third party suppliers and service providers located overseas for some of the purposes listed above. Your personal information may be stored in the cloud in an overseas country. In the event that a disclosure is made in that overseas country (which we consider unlikely), the information will not be protected by the Australian Privacy Principles. In any event, by providing your details, you consent to your information being disclosed in this manner.

Consent to give notices electronically

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

- a. we will either make all notices and other documents available for a reasonable period of time on our website for retrieval by you or we will send you notices and other documents by e-mail;
- b. if the information is displayed on our website we will promptly send you an e-mail to your nominated e-mail address notifying you that information is available for retrieval from our website and notify you of the nature of that information;
- c. we will not send paper copies of notices and other documents;
- d. you must regularly check your nominated e-mail address for notices; and
- e. you may withdraw your consent to the giving of notices and other documents electronically at any time.
- f. you have facilities to enable you to readily print notices of other documents retrieved from our website if you desire.

Electronic signature consent

For the purposes of all dealings with us:

- I consent to the use of an electronic signature system for the execution of any documents; and
- I confirm I am the person named in the document where I indicate I am signing, I approve of the information communicated and I accept this method as reliable in the circumstances for communicating this type of information.

By clicking 'I agree' or after receiving this notice and continuing using our services you agree to us collecting, holding, using and disclosing personal information about you in accordance with our Privacy Policy.