

CONSENT

1. Consent to Collect Personal Information

By accepting the following terms and conditions you consent to Vine Capital Pty Ltd and its related companies from time to time ('we', 'us') collecting, using and disclosing personal and/or company and business information about you in accordance with our [Privacy Policy](#) (as updated from time to time).

A summary of some of the key terms of our Privacy Policy is set out below.

We may use personal and/or company and business information about you for the purpose of providing you with credit, for direct marketing of products, and to enhance services offered by us or any of our associates. The information provided by you will be held by us in accordance with our Privacy Policy. You can gain access to the information held about you by contacting us on 07 5546 4884 or kristy@vinecapital.com.au. You have the right to request not to receive direct marketing material by advising us at any time. It is not mandatory for you to provide us with the personal information that we request – however if you do not do so it may affect the products and services that we can provide to you.

You consent that we can do any of the following at any time:

- Credit information: Seek and use personal and/or company and business information credit information about you to assess an application for credit.
- Landlord information: Seek and use landlord information and rental confirmation from your current landlord.
- Obtain a credit report from credit reporting bodies: Seek and use a credit report about you and/or your company and business information provided by a credit-reporting agency for the purpose of assessing your application.
- Provide information to credit reporting bodies: Give to a credit reporting body personal or commercial information about you. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that we are a current credit provider to you; advice that payments are no longer overdue; advice that cheques drawn by you and/or your company or business have been dishonoured more than once; in specified circumstances that in our opinion you have committed a serious credit infringement; and the credit provided to you by us has been paid or otherwise discharged.
- Disclose personal information: Disclose personal and/or company and business information about you as required by law, or to organisations involved in providing credit to you, any of our associates or contractors, or people considering acquiring or taking an interest in our business or assets. This includes disclosing personal and/or company and business information about you to the third party technology providers that we use to process your application for a loan, some of whom are based overseas.
- Bank Statements and third party account aggregation service provider: By obtaining from you access to your internet banking, our third party service provider will access your personal information and/or company and business information for the purpose of providing your bank account information to us. We will obtain the last six months bank transactions on the date you apply for a loan, in addition to further ongoing bank transactions for the term of the loan, for the purpose of assessing any future loan

application. We note that your bank's terms may prohibit you from sharing your login, so you agree to appoint our third party service provider as your agent to access your internet banking on your behalf solely for this purposes and you consent to our ongoing access to this information for the term of the loan and the purposes outlined above.

- Customer identification: Disclose personal information about you to a credit reporting agency for the purpose of verifying your identity against the information held on your credit file. Should you not agree to have your identity verified by these means, please contact us so that we can discuss other options with you.
- Provide information about your loan, which may include personal information, to any introducer including but not limited to the loan term, balance and repayment history.

2. Consent to Receive Contract Documentation Electronically

You consent to us sending you notices and other documents in connection with your and/or company and business dealings with us by electronic means ("Electronic Communication"), including by email or text. You understand that upon the giving this consent:

- We will send all notices, statutory disclosures (including, if applicable, the Information Statement and Credit Guide), statements of account, copy of the contract and other documents by e-mail or other form of electronic communication;
- You must regularly check your nominated e-mail inbox for notices.

You may withdraw your Electronic Communication consent at any time by contacting us on 07 5546 4884, provided you provide a suitable means for us to communicate with you.

Name: _____

Signature: _____

Date: _____