

Consent to use Personal Information and Credit Reports

Equity Living Pty Ltd ACN 111 895 473 Australian Credit Licence number 394616 (**Equity Living we, us, our**) operates the Equity Living Reverse Mortgage Lending Program. Equity Living has been established to assist older Australians to unlock the equity in their home to provide funds for a variety of worthwhile causes.

In this Privacy Consent, references to 'Equity Living', 'we', 'us' or 'our' include a reference to Equity Living in its personal capacity and in its capacity as an Authorised Representative of Bolt Capital and Credit Representative of Venus Capital and to Hall Capital Finance and to the related bodies corporate of each of those entities.

This Privacy Consent applies to all individuals (in whatever capacity) dealing with Equity Living and incorporates the provisions of our Privacy Policy.

You can obtain a copy of our Privacy Policy by contacting us on 1300 72 82 86.

Capitalised words in this Privacy Consent have the same meaning as in our Privacy Policy.

By signing this Privacy Consent, you acknowledge and agree that:

1. this Privacy Consent incorporates the [Privacy Policy](#) of Equity Living;
2. you have read our Privacy Policy and consent to all terms contained in hose document which is available on our website, www.equityliving.com.au;
3. Equity Living may use your Personal Information for the purpose of arranging or providing the products and services offered by us and for direct marketing of those products and services;
4. if you are completing this Privacy Consent on behalf of another person, you acknowledge that you are authorised to provide Personal Information about that person; and
5. Equity Living may disclose Personal Information about you:
 - a. as required by law,
 - b. to any associate or contractor of Equity Living, (including, for example, stationery printing houses, mail houses, lawyers, accountants); and
 - c. to any person considering acquiring or taking an interest in our business, or assets.

You specifically understand that some of our third party suppliers are located in countries outside of Australia and some may be located in countries that do not have laws that provide the same level of protection as the laws of Australia.

You also agree that Equity Living may use your Personal Information to verify your identity. In particular, you agree that Equity Living may disclose your Personal Information to any organisation assisting us to verify your identity for the purposes of the *Anti-Money Laundering / Counter-Terrorism Financing Act*, including the disclosure of your Personal Information (such as your name, date of birth and address) to:

1. any on-line identification verification provider;
2. a Credit Reporting Body (**CRB**), to obtain an assessment of whether that information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use information about you and other individuals in their files; and
3. to an approved Gateway Service Provider (**GSP**) to enable us to verify your identity using the Australian Government's Document Verification Service (DVS). The GSP may give us a report on that assessment and to do so, may use information about you and other individuals held in official records. Any GSP used by Equity Living is a third party and is not related to Equity Living.

Alternative means of verifying you are available on request. If we are unable to verify your identity using information held by a CRB or DVS or other on-line service provider, we will provide you with a notice to this effect and give you the opportunity verify your identity using an alternative method acceptable to us.

You also consent to us using and disclosing your Personal Information as follows.

1. **Commercial credit information** - we may seek and use commercial credit information about you to assess an application for consumer credit or commercial credit.
2. **Consumer credit information** - we may seek and use consumer credit information about you to assess an application for commercial credit or consumer credit.
3. **Collection of overdue payments** - we may seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you.
4. **Exchange of information between credit providers** - Seek from and use or give to another credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity.
5. **Exchange of information with originators**: Seek from and use or give, information and details of your account to any mortgage broker, mortgage originator, or mortgage manager.
6. **Provide information to credit reporting agencies** - if you are an individual, we may disclose information about you to a credit reporting agency. 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; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in our opinion, you have committed a serious credit infringement; and the credit we have provided to you has been paid or otherwise discharged.
7. **Provide information to guarantors** - we may provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

If you do not provide personal information, Equity Living may be unable to provide credit.