



Consent to Use Personal Information and Credit Reports

In this Privacy Consent, references to Inviva, we, us, our is to Inviva Services Pty Ltd (ACN 647 505 422, Australian Credit Licence 533319) and its related bodies corporate, successors, assigns, agents, and associates, and the lender of record for an Inviva loan (their details are set out in the loan terms).

By providing your Personal Information and/or completing and signing an Inviva loan application, you provide the following acknowledgements and consents:

1. this Privacy Consent incorporates our Privacy Policy;
2. you have read our Privacy Policy and consent to all terms contained in that document which is available on our website at view.Inviva.com.au/PrivacyPolicy;
3. we 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. we may disclose Personal Information about you:
 - a. as required by law,
 - b. to any of our associates or contractors (including, for example, stationery printing houses, mail houses, lawyers, accountants);
 - c. to any person considering acquiring or taking an interest in our business, or assets; and
 - d. to other parties as set out in our Privacy Policy.

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 we may use your Personal Information to verify your identity. In particular, you agree that we 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 Inviva is a third party and is not related to Inviva.

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 to verify your identity using an alternative method acceptable to us.

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

1. *Consumer credit information* - we may seek and use consumer credit information about you to assess an application for consumer credit or commercial credit.
2. *Commercial credit information* - we may seek and use commercial 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* - we may 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* - we may 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 or some other period, 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, Inviva may be unable to provide credit to you.

