

ELANTIS PREMIUM FUNDING LIMITED (ABN 20 002 543 606) - PRIVACY STATEMENT & CONSENT

This Privacy Statement & Consent (“Statement”) sets out how Elantis Premium Funding Limited (“our”, “us”, “we”) collects, discloses, handles and uses personal information and credit-related information about you regarding your finance application as an individual applicant or as a representative of a corporate applicant or a partnership. By signing the Offer To Borrow Money To Fund Insurance Premiums (“the Offer”), you are consenting to us collecting, using, disclosing and handling your personal and credit-related information in accordance with this Statement and you are warranting that you have authority on behalf of all applicants to consent to these matters on their behalf, and agreeing to inform all other applicants of the contents of this Privacy Statement & Consent or provide a copy to them.

Collection

We collect personal and credit-related information about you to enable us to assess the finance application for which you are an applicant, signatory or representative; to establish, administer and manage the products and services we provide to you, including taking appropriate action in the event of a default on the terms of your loan, or where there is fraud or a serious credit infringement; where required or authorised by law (including under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2009* (Cth), the *Privacy Act 1988* (Cth) and the *Credit Reporting Privacy Code* (“CR Code”)); and the *Income Tax Assessment Act 1936* (Cth)); to comply with our arrangements with credit reporting bodies and to inform you of products and services that may be of interest to you. If you do not provide the personal or credit related information sought by us we will be unable to provide or administer our products and services. We will collect personal or credit-related information from you and your agents and may also collect personal or credit-related information from finance brokers, insurers and insurance brokers and agents; your bank, and other financial institutions; your accountant(s), and other professional service providers; current and past employers; credit reporting bodies; collection agents and finance or industry bodies.

Use and disclosure

We may disclose your personal and credit related information to persons who can verify your identity and the information we have collected about you; to third parties that provide administrative or other services, such as to our bankers and other financial institutions; our credit insurers; credit reporting bodies (CRBs) including when we are making an enquiry about you or seeking a report about you from that CRB; debt collection agencies; relevant complaints tribunals and government agencies (including the ATO), in accordance with our regulatory obligations; finance or banking industry bodies; and companies that assist us undertake customer surveys and research or any other person from which we have collected your personal information in relation to the products and services that we provide you.

Exchanging information with CRBs

As referred to above, we may exchange your personal and credit-related information with CRBs (even during a “ban period” (see definition below)) to verify your identity, assess your finance application and provide/administer and manage your loan. The types of information that may be provided to a CRB include:

- details of your identity (including name, gender, address (and previous addresses), birthdate, employment details and driver’s license number); and
- information about your application for consumer or commercial credit from us or information about finance we have provided to you.

We note that:

- CRBs may include the information in reports provided to credit providers to assist them to assess your credit worthiness;
- you may request CRBs not to use or disclose credit information without your consent that they hold about you for a period of 21 days (known as “a ban period”), if you believe on reasonable grounds that you have been or are likely to be a victim of fraud; and
- you may request that CRBs not use your credit reporting information for the purposes of pre-screening of direct marketing by a credit provider.

Without limiting the other sections of this Privacy Statement & Consent, in signing the Offer you agree that we may:

- obtain a credit report about you from a CRB, for the purpose of assessing your application for consumer credit or commercial credit;
- obtain a consumer credit report containing information about you from a CRB for the purpose of assessing your application for commercial credit and for the purpose of collecting overdue payments relating to commercial credit owed by you;
- access your personal information and credit-related information held by a CRB, even during a ban period, for the purpose of assessing your finance application and for collecting overdue payments.

The CRBs that we typically use are Dun & Bradstreet (contact details and privacy policy available at www.dnb.com.au) and Veda (contact details and privacy policy available at www.veda.com.au).

Access, correction and complaints handling

Our policy relating to the handling of personal and credit-related information (available at www.elantis.com.au) contains information about how you may:

- access personal and credit related information we hold about you and seek the correction of such information;
- complain about a breach of the Australian Privacy Principles, the Privacy Act or the CR Code, and how we will deal with such a complaint.

If you have any concerns or complaints regarding your personal or credit related information; you believe that the privacy of your personal or credit related information has been compromised; or you wish to request access or an update to your personal or credit related information you can contact our Privacy Officer at:

Privacy Officer – Elantis Premium Funding

309 Kent Street

Sydney NSW 2000

Telephone: 1800 451 111

Email: admin@elantis.com.au