

Privacy Disclosure and Consent Form



SandhurstTrustees

Please read this Privacy Disclosure and Consent form in full. You can acknowledge your consent by signing as indicated. Your consent allows Sandhurst to collect and handle your personal and credit-related information and conduct searches for the purposes of assessing an application for credit.

Privacy Disclosure	
Who we are and how to contact us	Personal Information and Credit Information, Credit Eligibility Information and Credit Reporting Information (together, Credit-Related Information) about you is being collected by Sandhurst Trustees Limited ABN 16 004 030 737, AFSL 237906 (Sandhurst), a wholly owned subsidiary of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, AFSL 237879 (together we, us or our). You can contact us by telephone on 1800 803 173 (option 5), by email to SandhurstCommercialLendingMailbox@bendigoadelaidebank.com.au or by post at Level 1, The Bendigo Centre, P.O. Box 480 Bendigo Vic 3552.
Purpose of collection	<p>If you, or your related organisation have applied for a loan from us, then we collect Personal Information and Credit-Related Information about you to assess the application, to provide you (or your related organisation) with the product or service that you have requested and to assess any future applications for products or services you may request from us or our related entities. We may also collect Credit-Related Information about you from the Credit Reporting Bodies that we deal with and from other Credit Providers who have provided credit to you.</p> <p>If you are a guarantor of a loan that a third party has applied to us for, then we collect your Personal Information and Credit-Related Information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower.</p> <p>We may need to collect Personal Information and/or Credit-Related Information about a third party from you as part of this application. If we do this, you must inform that person that we have collected this information about them and provide them with a copy of this Privacy Disclosure and Consent Form.</p> <p>Collection of some of this information is required by the <i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i> (Cth). If you provide incomplete or incorrect information, we may be unable to provide you (or your related organisation) with the product or service you are applying for.</p>
Use	We use the Personal Information and Credit-Related Information that we collect about you for the purposes set out above and to manage our business or other relationship with you (or your related organisation) and to arrange payment for the products and services that we supply (including to enforce any guarantees, if applicable). We may use your Personal Information and Credit-Related Information to perform our business functions (including internal audit, operational risk management, product development and planning). We may also use your Personal Information to confirm some of the details that you have provided (for example contacting your employer to confirm your employment and income details).
Disclosure	<p>We may disclose the information that we collect about you to:</p> <ul style="list-style-type: none"> • joint account holders on your loan facility or business account, your related organisation that is our customer for that account or loan and, if you are a guarantor of a loan, the applicant/s for that loan; • our third-party service providers (including mailing and printing houses and IT providers), our agents and our specialist advisers such as accountants and solicitors; • other Credit Providers and Credit Reporting Bodies, insurers, intermediaries, valuers, debt collection agencies and government authorities; and • Bendigo and Adelaide Bank Group and related entities, our joint venture partners and Community Bank companies
Overseas disclosures	In some circumstances, we will disclose your Personal Information and Credit-Related Information to our service providers located in countries outside Australia, including in Belgium, Bulgaria, Canada, France, Germany, India, Indonesia, Ireland, Israel, Nauru, the Netherlands, New Zealand, the Philippines, Singapore, Spain, the United Kingdom, the United States of America, and any other countries listed in our privacy policy from time to time.
Direct marketing	We may use your Personal Information and Credit-Related Information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with. If you do not wish to receive any marketing material from us, please contact us using the contact details set out above.
Your rights	<p>You have a right to access the Personal Information and Credit-Related Information that we hold about you, to correct that Personal Information and Credit-Related Information and to make a complaint about our handling of your Personal Information and Credit-Related Information. More information about how to access and correct the Personal Information and Credit-Related Information that we hold about you and how to lodge a complaint relating to our treatment of your Personal Information and Credit-Related Information (and how we will deal with your complaint) can be found:</p> <ul style="list-style-type: none"> • in relation to your Personal Information, in our privacy policy (available at: https://www.sandhursttrustees.com.au/policies/privacy-policy/); and • in relation to your Credit-Related Information, in our credit reporting policy (available at: https://www.sandhursttrustees.com.au/policies/credit-reporting-policy/) or you may obtain a copy in an alternative format by contacting us using the contact details set out above.
Other credit-related matters	Credit Reporting Bodies collect a range of Credit-Related Information about individuals and use that information to provide a credit-related service to their customers (which include us). The Credit Reporting Bodies that we may disclose your information to are:

Equifax PO Box 964, North Sydney NSW 2059 Public Enquiries: 1300 762 207 Website: www.mycreditfile.com.au	Illion PO Box 7405, St Kilda Melbourne Vic 3004 Public Enquiries: 1300 734 806 Website: www.checkyourcredit.com.au
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Where we provide your Credit-Related Information to these Credit Reporting Bodies, they may include this information in reports that they subsequently provide about you to other Credit Providers in order to assist those entities to assess your credit worthiness. You have a right to obtain a copy of the credit reporting policies of any Credit Reporting Bodies that we disclose your Credit-Related Information to. If you would like to obtain a copy of any of these policies, you should contact the relevant Credit Reporting Body directly using the contact details set out above.

You also have a right to request that Credit Reporting Bodies do not use any Credit-Related Information held by them for the purposes of pre-screening any direct marketing by Credit Providers. If you would like to make such a request, please contact the Credit Reporting Bodies using the contact details set out above.

If you believe that you have been a victim of fraud or identity theft, you have a right to contact the Credit Reporting Bodies and ask them not to disclose your Credit-Related Information. If you would like to make such a request, please contact the Credit Reporting Bodies using the contact details set out above.

If you (or your related organisation) do not pay for our products and services in accordance with our agreement with you, if you (or your related organisation) defraud us or try to do so, or if you (or your related organisation) otherwise commit a serious credit infringement, we may disclose details of these defaults to the Credit Reporting Bodies that we deal with in accordance with applicable laws. If we need to take these steps, this may affect your ability to obtain a loan or other credit in the future.

Credit Reporting and Other Consents

1. Each individual who signs this form agrees that we can do all of the following:
 - a. collect, use and disclose commercial Credit-Related Information to assess an application for Commercial Credit;
 - b. collect, use and disclose consumer Credit-Related Information to assess an application for Commercial Credit;
 - c. collect, use and disclose a credit report about the individual provided by a Credit Reporting Body to assess the credit worthiness of the applicant/s, the capacity of any guarantors to guarantee any credit provided to the applicant/s and to collect (or engaging any third party to collect) any overdue payments;
 - d. otherwise collect, use and disclose Credit-Related Information as described in the Privacy Disclosure section above;
 - e. collect from and disclose to another Credit Provider (including a Credit Provider who has lent money on the same security) any information or opinion about the individual's credit worthiness, credit standing, credit history or credit capacity;
 - f. collect and use any consumer or commercial Credit-Related Information from or disclose that information to any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned in the Privacy Disclosure section above) acting in connection with any credit applied for or provided;
 - g. disclose consumer or commercial Credit-Related Information about the individual to Credit Reporting Bodies listed in the Privacy Disclosure section above;
 - h. disclose any credit report or other information to another person in connection with funding by means of an arrangement involving securitisation;
 - i. disclose the individual's Personal Information and Credit-Related Information to any person who proposes to guarantee or has guaranteed repayment of any credit provided; and
2. Each individual who signs this form gives these acknowledgments, consents and agreements for our benefit and for the benefit of any Credit Reporting Body or other Credit Provider that we disclose Personal Information or Credit-Related Information to.
3. Consents, permissions and authorisations given by individuals in this consent form, continue in force at all times while the loan application is being considered by us and, after the loan application is accepted by us, and while any credit is being provided by us to the applicant/s.

Consent

Note: A signed consent from all individuals who have provided Personal and Credit-Related Information to us is required. Where the information relates to a person under the age of 18 years of age then a parent or legal guardian must sign on their behalf. If consent is not given by all required individuals, we may be unable to provide you with the product or service that you are applying for.

I/we acknowledge that I/we have read and understood this Privacy Disclosure and Consent Form.

Full Name	Signature of individuals giving consent as borrower or guarantor	Date
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If there are more than 4 individuals, please attach additional page(s).

Office Use Only - Mandatory

ADM No	Lender Name	Signature	Date
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