

# Privacy Consent



Vow Financial Pty Ltd - ABN/ACN: 66 138 789 161, Australian Credit Licence: 390261 and our related businesses, authorised representatives and credit representatives ('we', 'us', 'our') are collecting personal and financial information about you.

We collect personal information to provide you with the services that you have requested, manage our relationship with you, for the purposes of assessing your application for finance and managing of that finance. We may also collect your personal information for the purposes of direct marketing and managing our relationship with you. From time to time we may offer you other products and services. If you would like to opt out of direct marketing material, please contact your credit representative. Vow Financial Pty Ltd is collecting personal and credit-related information about you.

1. The personal and credit-related information you provide will be held by us. Personal information may include any sensitive information (including health information) and may include any information you tell us about any vulnerability you may have.
2. You appoint us your agent to act as an 'access seeker' to obtain your credit-related information from a credit reporting body (CRB) on your behalf and for the purpose of assisting you with your application for credit. You authorise us to disclose any credit-related information we obtain, including personal information, to prospective financiers in connection with your application for credit.
3. We may use credit-related information and any other personal information you provide to assist you in applying for a particular credit contract and other credit related services.
4. We may exchange the information with the following types of entities, some of which may be located overseas:
  - CRBs, including for a credit guarantee purpose;
  - persons who provide credit or other products to you, or to whom an application has been made for those products;
  - any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers; any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding our services;
  - any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance;
  - where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators;
  - any person, including any referrer, where you have provided us consent;
  - any of our associates, related entities or contractors;
  - other guarantors or borrowers (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
  - your referees, such as your employer, to verify information you have provided;
  - any person considering acquiring an interest in our business or assets; and
  - any organisation providing online verification of your identity.
5. You may gain access to the personal information that we hold about you by contacting us. A copy of our full privacy policy can be obtained from our website, by visiting [www.vow.com.au](http://www.vow.com.au) or by contacting us on 1300 656 922.

Our privacy policy contains information about how you may access or seek correction of the information we hold about you, how we manage that information and our complaints process.

By signing this consent, you agree that we may collect, use and disclose your information also as specified below:

- You agree that we may collect, use and disclose your information as specified above.
- Consent to provide your personal information to a Credit Reporting Body (CRB).
- We can act as your agent to obtain a report or information about your consumer or commercial credit worthiness from a CRB.

We may disclose personal information such as your name, date of birth and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

# Declaration & Consent



- I / We declare that I am/ we are over the age of 18 and the information that we provide are true and accurate.
- I / We have read the above information and understand the reasons for the collection of my / our personal information and the ways in which the information may be used and disclosed, and I / we agree to that use and disclosure.
- I / We have read and understand that the information that I / we have provided will be shared with related and unrelated businesses as per the company's privacy policy.
- I / We understand that the parties may cancel or refuse service(s) if information is found to be false or misleading.
- I am / We are aware that I / we can access my / our personal information upon request and if necessary, correct information that I believe to be inaccurate.
- I / We understand that I / we have read and understand the information contained within this form.

**Client 1**

**Client 2**

**Signature:**

**Signature:**

**Date:**

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**Date:**

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