

## Electronic Privacy Consent

**Community First Credit Union Limited** ACN 087 649 938 of 67-73 St Hilliers Road, Auburn, New South Wales (**CFCU**) ('us', 'our', 'we')

The way we collect, use and disclose your personal information is dealt with in our privacy policy. You may request a copy of our privacy policy at any time.

By accepting the following terms and conditions you consent to us collecting personal information about you. We may use personal information about you for the purpose of providing you with credit, for direct marketing of products, and to enhance services offered by us or any of our associates. The information provided by you will be held by us. You can gain access to the information held about you by contacting us. You have the right to request not to receive direct marketing material by advising us at any time. If you do not provide personal information, we may be unable to provide a loan.

You agree that we, and any of our associates (including any of our overseas associates) on our behalf can do any of the following at any time.

1. **Commercial credit information:** Seek and use commercial credit information about you to assess an application for consumer credit or commercial credit.
2. **Consumer information:** Seek and use consumer credit information about you to assess an application for consumer credit.
3. **Collection of overdue payments:** Seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you.
4. **Collection of Repayment History Information:** Collect Repayment History Information about you in relation to payments falling due on or after 1 December 2012 and provide it to credit reporting agencies.
5. **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. In particular, we may provide a bank opinion on you.
6. **Exchange of information with originators:** Seek from and use or give, personal information and details of your account to any broker, originator, or manager.
7. **Exchange of information with advisers:** Seek from and use, or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to you, any personal information, consumer or commercial credit information.
8. **Provide information to credit reporting agencies:** Give to a credit reporting agency personal or commercial information about you. 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 provided to you by us has been paid or otherwise discharged.
9. **Provide information for securitisation:** Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by

means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with your loan.

10. **Provide information in relation to disputes and enquiries:** Disclose consumer credit information, commercial credit information, and personal information to any industry body, tribunal, or court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about any mortgage broker or lender who dealt with your loan.
11. **Disclose personal information:** Disclose personal information about you as required by law, or to organisations involved in providing credit to you, any associate or contractor of us, (including, for example, stationery printing houses, mail houses, lawyers, accountants), or people considering acquiring or taking an interest in our business, or assets.
12. **Customer identification** – Disclose personal information about me / us to an organisation providing on-line verification of an individual's identity for the purposes of the Anti-Money Laundering / Counter-Terrorism Financing Act.
13. **Verification of your identity using information at a credit reporting agency (CRA).**  
To enable us to verify your identify, we may disclose personal information such as your name, date of birth, and address to a CRA to obtain an assessment of whether that personal information matches information held by the CRA. The CRA may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying you are available on request. If we are unable to verify your identity using information held by a CRA we will provide you with a notice to this effect and give you the opportunity to contact the CRA to update your information held by them or verify your identity using an alternative method acceptable to us.