

# Application for Car Loan – Privacy Consent Form

Privacy Act 1988 (Cth) and all related rules and regulations ("Act")  
Version 2023.05

To: Macquarie Bank Limited  
ABN 46 008 583 542  
AFSL and Australian Credit Licence 237502 ("MBL"); and

Macquarie Leasing Pty Limited  
ABN 38 002 674 982  
Australian Credit Licence 394925 ("MLPL"),

(collectively, "You")

I acknowledge that You may collect, hold, use and disclose personal information about me (including information required to comply with Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments, the National Consumer Credit Protection Act 2009 and the Personal Property Securities Act 2009) to enable You to: assess my personal and/or commercial credit worthiness; process my application; provide, administer and manage the products and services provided to me; audit and evaluate those products and services; notify a credit reporting body or other credit providers of my payment history or any default by me; model and test data; communicate with me; improve and develop products and services; conduct credit scoring, securitisation, research, risk management and portfolio analysis; provide and administer any related rewards program and deal with any complaints or enquiries. *I acknowledge that if I fail to provide complete information or provide information that is inaccurate, You may not be able to process or accept the application and transactions may be delayed, blocked or refused.*

**Authority for You to obtain certain credit information:** I authorise You, Your agents and third parties who referred me to You to seek, obtain and use, credit reporting information about me (including from credit reporting bodies ("CRBs")) to: assess an application by me for consumer credit or commercial credit; manage my credit and related funding arrangements; assess an application by me to be a guarantor in relation to credit; review my credit on a periodic basis as though assessing a new application; collect overdue payments; and create assessments and ratings of my credit worthiness.

**Authority to exchange Information with credit reporting bodies:** I authorise You and Your agents to share credit information about me with, and obtain credit reporting information about me from, a CRB or other business that provides information about credit worthiness. I allow such an entity to create or maintain credit information about me (before, during or after the provision of credit to me). The information may include: permitted identification particulars; the fact that I have applied for credit and the amount and type of credit; the fact that You are a credit provider to me; credit limit; loan start/end dates; repayment history; 'default information' (in addition to and without limiting repayment history information), i.e. payments overdue for more than 60 days in specified circumstances; in relation to those overdue payments, advice about new payment arrangements or that those payments are no longer overdue; in specified circumstances that in Your opinion there has been a serious credit infringement (e.g. fraud); and other credit worthiness information that can be disclosed under the Privacy Act.

**Authority to exchange information with other credit providers:** I authorise You to give to and obtain from Your agents (as defined in the Act) and any credit providers information about my credit worthiness, credit standing, credit history or credit capacity, and to give and receive a banker's opinion for purposes connected with my creditworthiness, business, trade or profession. The information may be exchanged for, but not limited to, any of the following purposes: to assess an application by me for credit or to be a guarantor, to determine or confirm the status of my credit including any defaults; to assess my creditworthiness at any time during or after the life of a credit arrangement; to give or obtain an opinion on me; and any other purpose permitted by law.

For all applications submitted from 06 December 2022, Personal Use Car Loans originated directly with Macquarie (and not through a broker) are provided by Macquarie Bank Limited ABN 46 008 583 542 Australian Credit Licence 237502 ('Macquarie Bank'). All other car and asset loan products and leases are provided by Macquarie Leasing Pty Ltd ABN 38 002 674 982 Australian Credit Licence 394925 ('Macquarie Leasing'). Please refer to your loan agreement or lease, once available, for your credit provider or lessor. Macquarie Leasing is not an authorised deposit-taking institution for the purposes of the Banking Act 1959 (Cth) and Macquarie Leasing's obligations do not represent deposits or other liabilities of Macquarie Bank. Macquarie Bank does not guarantee or otherwise provide assurance in respect of the obligations of Macquarie Leasing.

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**Authority to exchange information with other third parties:** You may exchange my personal information with other related companies; any suppliers or dealers of items the subject of my application; persons with whom You have white label arrangements (e.g. to sell Macquarie products under another brand and their related companies); introducers, referrers and any other person associated with the lodgement of this application; funders and related service providers that assist in the processing of my application and the management of my credit; as well as with service providers including those relating to any associate rewards program and the types of service providers described in Macquarie's Privacy Policy. Where I am a guarantor in respect of this loan application, You may exchange my personal information (including any financial information) provided under or in connection with this loan application with any other party to this loan application. Other authorised disclosures include to my referees, my past and present employers, my past and present landlords, my next of kin, any person acting on my behalf, (e.g. financial adviser, solicitor, broker, accountant, executor, administrator, trustee or guardian), rating agencies, insurers, entity concerned with the supply or manufacture of assets to me/applicant or purchase of assets from me/applicant, valuers and debt collection agencies. You may also disclose personal information to regulatory authorities (e.g. tax authorities in Australia and overseas) in connection with their lawful information requests or to meet legal obligations in any relevant jurisdiction.

**Authority to exchange sensitive information:** In some cases, sensitive information may be collected for specific purposes (for example, information regarding my health to enable the assessment of a hardship relief application). The references in this Privacy Consent to personal information include sensitive information such as my medical and health related details, and I agree that You may exchange such information with other parties listed in this Privacy Consent for the purpose of assessing or processing such applications and may seek further information from any medical attendant consulted by me.

**Authority to give information to guarantors:** I authorise You to give to any person who guarantees or indemnifies, or is to guarantee or indemnify, my obligations ("Guarantor") information about my credit worthiness, credit standing, credit history or credit capacity for any credit arrangement I have with You (or have had within the previous two years) for the purpose of determining if that person wishes to act as a Guarantor and keeping the Guarantor informed of the guarantee or indemnity, and for any purposes related to the proposed or actual enforcement of the guarantee or indemnity.

**Authority to obtain information about guarantors:** (This section addresses additional matters relevant if I am a Guarantor) I authorise and consent to You or Your agents collecting personal information about me and obtaining both my personal and commercial credit reports from a CRB, to assess my capacity as a guarantor. If I am accepted as a guarantor You may disclose my personal information to external agents, professional advisers and service providers, for the purpose of managing the account and contacting me in relation to the guarantee or indemnity provided. I also authorise You and Your agents to provide to the person/s in respect of whom I am Guarantor personal information about my credit worthiness, credit standing, credit history or credit capacity for any purposes related to the product or any proposed or actual enforcement of the product, guarantee or indemnity. I acknowledge and agree that if You provide the product, this authority remains in force until the credit under the product is fully and finally settled and discharged.

**Authority to use information for administration processes:** I authorise You to use any information collected in this application and in subsequent administration processes for future applications I may wish to make for other Macquarie Group products and/or services and related services, and to disclose this information to other members of the Macquarie Group for similar use. Macquarie will only use information collected for this purpose to the extent it is permitted to do so at law.

**Authority to provide information for funding purposes:** I authorise You to disclose any personal information about me to another person (including without limitation, any trustee, servicer, credit enhancer, funder, ratings agency) in connection with any funding of our business or any transactions including by means of an arrangement involving securitisation.

**General Privacy Matters:** I acknowledge that You collect personal information through interactions with me and my agent(s) (including telephone, email or online), as well as from public sources and third parties including information brokers and service providers. Without this information, You may not be able to process my application or provide me with an appropriate level of service.

I consent and agree that: (a) You may give me notices or documents by electronic communication, including by sending the notice or document to the email address provided with my application or the last email address I have otherwise notified; (b) if a notice or document is so given, it will be taken to be given at the time when the notice or document has entered my information system; (c) where a notice or document requires acceptance of the information contained therein, such an intention can be met electronically with the utilisation of an electronic signature; (d) paper notices and documents may no longer be given to me; (e) electronic communications should be regularly checked for notices and documents; and (f) my consent to the giving of notices and documents by electronic communication may be withdrawn by me at any time.

I acknowledge that where I have provided You with personal information about someone else that I have obtained their consent to provide their personal information based on this Privacy Consent Form.

I acknowledge that You will verify my identity electronically using government sources and information held by our credit reporting agencies such as Equifax.

I acknowledge that the third parties with whom You exchange personal information whilst conducting ordinary business activities, may operate outside of Australia (this includes the United States; United Kingdom; Philippines; India and other countries specified in Macquarie's Privacy Policy). I understand and agree that while the third parties may be subject to confidentiality or privacy obligations, in relation to personal information that is not 'credit eligibility information' (certain personal information from (or based on information from) credit reporting bodies) they may not always follow the particular requirements of Australian privacy laws.

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You, your related companies, your service providers (including loyalty program redemption providers) and any third parties involved in the introduction or referral of this application (including any dealers or suppliers of items the subject of my application) or with whom You have white label arrangements (including their related companies) may exchange and use my personal information to contact me on an ongoing basis by telephone, electronic communications (like email), online and other means to offer products or services that may be of interest to me, including offers of banking, financial, advisory, investment, insurance and funds management services, and assets suited to leasing or finance.

**Unsubscribe**

You may use my personal information to offer me other products or services. I acknowledge that I can change my marketing preferences online at [macquarie.com.au/optout-bfs](https://www.macquarie.com.au/optout-bfs).

In accordance with the Privacy Act, requests for access to and correction of personal information can be made using the contact details below:

**Email:** [privacy@macquarie.com](mailto:privacy@macquarie.com)

**Phone:** 1800 806 310

By requesting a copy of Privacy policies and (where applicable) credit information policies, further information can be obtained regarding the handling of personal information, access or correction of personal information, how privacy concerns are dealt with, website privacy, the credit reporting bodies used and how to obtain free copies of your credit reporting information from those bodies. Macquarie's Privacy Policy can be found via [www.macquarie.com.au/privacyand-cookies.html](https://www.macquarie.com.au/privacyand-cookies.html) and Credit Information Policy via [www.macquarie.com.au/privacy-and-cookies/credit-informationpolicy.html](https://www.macquarie.com.au/privacy-and-cookies/credit-informationpolicy.html). You can request to have the Privacy or credit information policies provided in an alternative form, such as hard copy. More information about electronic identity verification can be found in the [Macquarie Client Identity Verification FAQs](#).

Further, Macquarie's Privacy Officer can be contacted at [privacy@macquarie.com](mailto:privacy@macquarie.com).

Name and signature of individual(s) giving his/her consent as customer or guarantor.

Name

Authorised Signature

Date

Name

Authorised Signature

Date