

## Privacy Consent Form

**1 Purpose of this document** - By signing this document, you consent to Solar & Energy Finance ABN 20069247150 (Australian Credit Licence 392748) and/or our funder Evergreen Finance Company Pty Ltd ABN 35126481865 (Australian Credit Licence 392570) and some other entities collecting, using, holding & disclosing personal & credit information about you. This document also tells you about our privacy practices. You can find out more by viewing our privacy practices at [www.finance.energy](http://www.finance.energy) or [www.evergreenfinancecompany.com](http://www.evergreenfinancecompany.com). If you do not provide us with this consent or provide us with your personal information we may not be able to provide credit to you or provide other services. "You" includes individual borrowers, lessees & guarantors & any person who holds office in an entity which is a borrower or lessee. "We" means Solar & Energy Finance and/or Evergreen Finance Company Pty Ltd and its agents. "Credit information" includes the type & amount of credit provided to you, repayment history, default information (including overdue payments) and court information. "Personal information" includes any information (including sensitive information) from which your identity is apparent.

**2 Why we collect personal & credit information and what we use it for** - We may collect, use, hold & disclose personal & credit information about you for the following purposes:

- Identifying you in accordance with the Anti-Money Laundering & Counter Terrorism Financing Act
- Providing credit to you (including an application for credit under the National Consumer Credit Protection Act)
- Managing that credit provided to you
- Internal processes including risk management and pricing
- To meet our obligations in relation to external payment & credit reporting systems
- For our own funding arrangements
- Direct marketing of products & services by us (unless you tell us not to)
- Managing our relationship with you
- Any person considering acquiring an interest in our business or assets
- In some cases, we collect sensitive information for specific purposes, e.g. in assessing an application you make for hardship relief we may collect information about your health

You may gain access to the personal information that we hold about you by contacting Evergreen Finance Company Pty Ltd on 1300799670. Our privacy policy contains information about how you may access or seek correction of your personal information & credit information, how we manage that information & our complaints process. It also contains information on "notifiable matters" including such things as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, & your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

**3 Exchanging information with CRBs and others** - We may exchange your consumer and commercial credit information with entities listed, CRBs to assess an application and manage that credit (including collecting overdue payments). In particular, we obtain credit information about you from a CRB providing both consumer & commercial information, the CRB we use is VEDA ([www.veda.com.au](http://www.veda.com.au)). We may exchange your consumer and commercial credit information with other credit providers for purposes of assessing your creditworthiness, credit standing, credit history or capacity. We also may exchange personal & credit information with any person who proposes to guarantee or has guaranteed repayment for any credit provided to you. We may also exchange personal & credit information with the following types of entities, some of which may be located overseas, please see our privacy policy for more information:

- Finance brokers, mortgage managers, & persons who assist us to provide our products & services to you
- Financial consultants, accountants, lawyers & advisers
- Any government, state or industry body, tribunal, court or otherwise in connection with any complaint regarding the approval of management of your loan e.g. if a complaint is lodged about us or a broker
- Businesses that assist us with funding for loans
- Any person as we are required by law to do so
- Any of our associates, related entities or contractors, or trade insurers
- Your referees, including your employer, real estate agent or landlord, to verify information you have provided us
- Any person acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer Identification – we may disclose personal information about you to an organisation providing verification of your identity, including online verification of your identity.