

Privacy Statement and Consent

Thank you for considering doing business with Solar Energy Finance.

Licensee: Financial Destiny P/L trading as Solar Energy Finance. Australian Credit Licence Number 392748

Licensee representative: Todd O'Brien | 0406 238 801 | todd@finance.energy | www.finance.energy

Licensee address: P O Box 646 Sanctuary Cove QLD 4212

By signing the Privacy Consent section contained in either our online commercial loan application, or our manual commercial loan application form, you hereby give your consent to the following.

We need to collect personal information about you to provide you with our broking & related services. This privacy statement tells you how we collect your information, what we use the information for and who we share the information with. If we collect information that can be used to identify you, we will take reasonable steps to notify you of that collection.

How information is collected from you - We will collect your information from you directly whenever we can, like from enquiries we make of you when you seek credit assistance from us. We may verify that information from sources referred to in the responses to those enquiries or in this privacy statement.

How information is collected from other sources - Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it is reasonably necessary to do so, for example, where:

- We collect information from third parties about a loan or lease in relation to which you seek our services
- We cannot get hold of you, and we rely on public information to update your contact details; or
- We exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information - Some law may require us to collect personal information about you. For example, we may require your information to verify your identity under Australian Anti-Money Laundering law.

How your information may be used - We may use your information for purposes including:

- Giving you credit assistance and / or identifying you,
- Giving you information about loan products or related services
- Considering whether you are eligible for a loan/lease or any related service you requested or assisting you to prepare an application for a lease or a loan
- Administering services, we provide, for example, to answer requests or deal with complaints
- Administering payments, we receive, or any payments we make, relating to your loan or lease
- Telling you about other products or services we make available and that may be of interest to you, unless you tell us not to
- Telling you about other suppliers, with whom we have arrangements, that supply goods or services that may be of interest to you
- Allowing us to run our business efficiently and perform general administrative tasks
- Preventing or investigating any fraud or crime
- As required by law, regulation or codes binding us; and any purpose to which you have consented.
- You can let us know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

What happens if you do not provide information? - If you do not provide your information to us, it may not be possible to:

- Assist in finding a loan or lease relevant to your circumstances and/or verify your identity or protect against fraud; or
- Let you know about products or services that might be suitable for your financial needs.

Sharing Your Information - We may use and share your information with other organisations for any purpose described above. These may include our commercial finance partners Macquarie Equipment Rentals, Angle Finance, Macquarie Energy Leasing, Vestone Capital Pty Ltd, SELFCO Leasing, Capital Finance, Pepper Money, Firstmac, Resimac Asset Finance Pty Ltd ACN 098 034 041, Metro ECO Finance (Metro Finance Pty Limited ABN 44 600 674 093 and Metro CF Pty Ltd ABN 85 650 102 891) TPC Finance, Yellowgate Group, Shift, Lumi, Prospa, Morris Finance, Nodifi, AMMF, and others.

Sharing with your representatives and referees - We may share your information with: □ Your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, or real estate agents); and □ Your referees, like your employer, to confirm details about you.

Sharing with third parties - We may share your information with third parties in relation to services we provide to you or goods or services in which we reasonably consider you may be interested. Those third parties may include: □ The mortgage aggregator through whom we may submit loan or lease applications to lenders or lessors on the mortgage aggregator's panel

□ Financial services suppliers with whom we have arrangements, including our finance partners Macquarie Equipment Rentals, Angle Finance, Macquarie Energy Leasing, Vestone Capital Pty Ltd, SELFCO Leasing, Capital Finance, Pepper Money, Firstmac, Resimac Asset Finance Pty Ltd ACN 098 034 041, Metro ECO Finance (Metro Finance Pty Limited ABN 44 600 674 093 and Metro CF Pty Ltd ABN 85 650 102 891) TPC Finance, Yellowgate Group, Shift, Lumi, Prospa, Morris Finance, Nodifi, AMMF, and others;

□ Lenders, lessors, lender's mortgage insurers and other loan or lease intermediaries

□ Organisations, like fraud reporting agencies, that may identify, investigate, or prevent fraud, suspected fraud, crimes, suspected crimes, other misconduct

□ Government regulatory bodies as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities

□ Guarantors and prospective guarantors of your loan or lease, or service providers, agents, contractors, advisers that assist us conduct our business

□ Any organisation that wishes to take an interest in our business or assets; and any third party to which you consent to us sharing your information.

Sharing outside of Australia

We are not likely to disclose your information to organisations overseas. However, we may store your information in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an Internet connection, it is not always practicable to know in which country your information may be held.

Privacy Policy You can find out more about how we manage your information by reading our Privacy Policy available by contacting us. Please see our contact details above. [Also, you can read and obtain a copy of that policy at our website address set out above.] Our Privacy Policy sets out how you can ask us to access and seek to correct information we hold about you and how you may complain against us about a privacy issue.

Information about other people If you give information to us about another person (like your co-applicant) in relation to the services we provide, you will let that other person know that:

□ We have collected their information to provide those services or for any other purpose set out in this privacy notice

□ We may exchange this information with other organisations set out in this privacy notice

□ We handle their personal information in the way set out in our Privacy Policy and this privacy notice and they can:

□ Access or request a copy of that privacy policy or this privacy notice; or access the information we hold about that other person, by using our contact details above; and we may not be able to provide those services to you unless we obtain their information

Thank you for considering us, and we look forward to assisting you!

The Solar Energy Finance team

0406 238 801

todd@finance.energy