

WISR'S PRIVACY CUSTOMER CONSENT FORM

Copy of Wisr's Privacy Consent form accepted by you during your online application for a Wisr Personal Loan.

By submitting this application you consent to us, our related bodies corporate, affiliates and agents and some other entities collecting, using, holding and disclosing personal information and credit-related information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at <https://wizr.com.au/privacy-policy>. We may seek and obtain further personal information (including sensitive information) and credit-related information about you, and if applicable and with their consent, financial information about your partner during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us, complying with laws and managing our relationship with you. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*.

Credit information includes information such as the type and amount of credit provided

to you, *repayment history information, default information* (including overdue payments) and court information. *Credit eligibility information* is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it. Collectively, we refer to this as 'credit-related information'. *Personal information* includes any information or an opinion from which your identity is apparent or reasonably apparent.

Privacy Policies

You may gain access to the personal information and credit-related information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at <https://wizr.com.au/privacy-policy> or by contacting us on 1300 992 007. Links to the privacy policies and credit reporting policies of our credit reporting bodies (CRBs) are shown at the end of this consent. The privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement – including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

Consumer and commercial credit information

We may exchange your commercial and consumer credit-related information with

entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

Exchange information with credit providers

We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information

We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- The CRBs identified below
- Persons who provide finance or other products to you, or to whom an application has been made for those products
- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us
- Businesses assisting us with funding for loans
- Entities to whom we outsource some of our functions
- Trade insurers, other insurers, valuers and debt collection agencies
- Any person where we are required by law to do so

- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering 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, including CRBs, providing verification of your identity, including on-line verification of your identity. The organisation will give us a report of whether that personal information matches personal and credit-related information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

Overseas Disclosure

We may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas including in USA, Canada, India, Ireland, the United Kingdom or the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies.

Storage and Security

We may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may

be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Credit Reporting Bodies

We may exchange your personal information and credit-related information with the following CRBs listed below. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

- Equifax Pty Ltd - www.equifax.com.au/privacy
- Experian - www.experian.com.au/legal/privacy.html

Use of the Document Verification Service (DVS) for Identity Verification

When you apply for our services, we may collect, use, and disclose your personal information to verify your identity.

We use the Australian government Document Verification Service (DVS) to confirm your identity against official records.

The DVS is a secure system which enables businesses and government agencies to verify whether the details on an identity document match the official records of the issuing authority. The DVS is managed by the Australian Government's Attorney-General's Department and operates under the Identity Verification Services Act 2023.

The DVS does not store or retain any personal information. Instead, it conducts real-time electronic checks against official records for documents such as drivers licences, passports, medicare cards, and other similar forms of identification.

We use the DVS to verify the identification details you provide, such as your name, date of birth, and document number, by checking them against official government records.

Providing consent for identity verification is necessary to proceed with your application for finance. If you choose not to provide consent, we may be unable to verify your identity, which could prevent us from offering you access to our services.

If you have any questions or concerns regarding the collection, use, or disclosure of your personal information to DVS, or if you wish to lodge a complaint, you may contact us through our designated

channels on this privacy policy, and we will handle your concerns in line with our regulatory obligations.

For more information on how the DVS works, including the types of documents that can be verified and details about privacy protections, you can visit the official Attorney-General's Department website for IDMatch – Document Verification Service at

<https://www.idmatch.gov.au/individuals>

By providing your consent, you acknowledge that your identification details will be processed through the DVS for identity verification purposes.

Equifax Verification Exchange®

We may collect, use, and disclose your personal information to Equifax Verification Exchange® so that your application can be assessed. Equifax Verification Exchange® handles your information in accordance with its Verification Exchange Collection Statement, which may include:

- Disclosing your details to your employer(s) (or payroll or other service providers acting on behalf of your employers) to verify your identity; and
- Collecting and using your employment income, history, and related information from those party(s) to confirm these matters.

You can read more about how Equifax Verification Exchange® manages your personal information by reviewing its Collection Statement here:

<https://www.equifax.com.au/hr solutions/pdf/ve-collection-statement.pdf>