Application for a Pepper eftpos Debit Card

RAMS NOW POWERED BY peppermoney

CARDHOLDER INFORMATION (*denotes Mandatory)

First Name*		Middle Initial		Last Name*	
Preferred Name*				Date of Birth*	
Mobile Number		Preferred ☐	Home Number		Preferred ☐
Work Number		Preferred ☐	E-mail address*		
Preferred Contact Method*		Mother's Maiden Name* (for security purposes)			

Residential Address

Unit / Street Number / Name*					
Suburb		State*		Postcode	

Postal Address Address As above ☐

Unit / Street Number / Name*					
Suburb		State*		Postcode	

LOAN INFORMATION

Loan Number*		Account Number*	

IF APPLICATION IS APPROVED

You will need to verify your identity to finalise your application.

If approved, your card will be delivered to the address nominated above within 10 business days.

INTERNAL USE ONLY

Verification of Identity completed and Identification Form held ☐ Yes ☐ No

Date:

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The eftpos debit card is issued by Indue Limited ABN 97 087 822 464 and distributed by Pepper Finance Corporation Limited ACN 094 317 647. Refer to the Conditions of Use and TMD located at www.peppermoney.com.au

Pepper Money Limited ABN 55 094 317 665 AFSL and Australian Credit Licence 286655 is the servicer of home loans owned by Pepper Finance Corporation Limited ABN 51094 317 647. Pepper Money Limited and its subsidiaries use the RAMS trademarks and brands under licence from RAMS Financial Group Pty Ltd. Locked Bag 5001 Concord West NSW 2138 | Level 2, Building G, 1 Homebush Bay Drive, Rhodes NSW 2138. Telephone 13 RAMS (13 7267) | Fax 1300 656 728 | RAMS.com.au

Privacy Consent Form

"Parties" means Pepper Money Limited ABN 55 094 317 665 ("**Pepper Money**") and its related bodies corporate, any party who processes the loan application, any insurer, financier, manager or servicer. In this Privacy Consent Form ("**Consent**"), "we", "us" and "our" include each of the Parties.

By signing this document or otherwise accepting this Consent, you consent to the Parties collecting, using, holding and disclosing personal information (including sensitive information) and credit-related information about you as set out below. You can find out more about how we deal with your privacy by viewing Pepper Money's privacy policy at **www.pepper.com.au/privacy-policy** ("**Privacy Policy**"). We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. This Consent and our Privacy Policy also apply to the collection, use, holding 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 or provide credit for you, provide other services, verify your identity or protect against fraud.

How we handle your personal and credit-related information The Parties may collect, use, hold and disclose personal information and credit-related information about you for the purposes set out in this Consent and our Privacy Policy, including arranging or providing credit to you, processing your application for credit, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws, managing our relationship with you, and allowing us to perform administrative tasks. We may collect this information directly from you or indirectly from third parties, as set out in this Consent and our Privacy Policy.

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) **(AML/CTF Act)**.

Credit information is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information; financial hardship information (including information that any repayments are affected by a financial hardship arrangement); default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; and personal insolvency 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 about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you, include your name, date of birth, address, account details, occupation, and any other information we may need to identify you including publicly available information from public registers and social media. If you are applying for finance, we may also collect the number and ages of your dependents and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications. we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies (for more information please see our Privacy Policy).

Access to information and Privacy Policies You may request access to the personal information and credit-related information that we hold about you by contacting us. A copy of our Privacy Policy can be obtained at www.pepper.com.au/privacy-policy or by emailing privacyofficer@pepper.com.au. Links to the privacy policies and credit reporting policies of our Mortgage Insurers and credit reporting bodies ("**CRBs**") are contained in this Consent. These 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-related 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 (including to collect any payment that is overdue). 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.

Disclose information to guarantors We and our Mortgage Insurers may disclose your personal information and credit-related information to any person (or their authorised representative) who proposes to guarantee or has guaranteed repayment of any credit provided to you or who indemnifies you in any way.

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Exchange information We may exchange personal information and credit-related 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 in this Consent and our Privacy Policy;
- The Mortgage Insurers identified below;
- Introducers including finance brokers, dealers, suppliers, mortgage managers, and persons who assist us to, or jointly with us, provide our products and services to you;
- Any person who represents you including your financial consultants, accountants, lawyers, advisers, referees (such as your employer, to verify information you have provided) and representatives including executors, administrators, guardians, trustees, attorneys and persons holding power of attorney;
- Our auditors, accountants, lawyers, attorneys, and other external advisors;
- Any industry or regulatory body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us;
- Any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business;
- Any government agency, regulator, or other person where we are authorised or required to do so by law, such as under the AML/CTF Act, or by government and law enforcement agencies or regulators, or where you have provided us consent;
- Entities to whom we outsource some of our functions and external service providers (for example IT services, entities to help verify your identity including organisations providing online verification of identity, entities to help verify your income and expenditure, entities to help identify, investigate and prevent illegal activities such as fraud etc) or that provide information and infrastructure systems;
- Other financial institutions such as banks, for example to process a claim for mistaken payment;
- Real estate agents;
- Medical professionals, medical facilities or health authorities who verify health information you may provide;
- Insurers, valuers, debt collection agencies, re-insurers and health care providers;
- Any person considering acquiring an interest in our business or assets
- Any person who is a supplier of an asset to you;
- Security registration bodies;
- Other persons who have an interest in the property offered to us as security;
- Other borrowers or guarantors (if more than one) or borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
- Any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims; and
- Associated businesses that may want to market products to you.

Customer identification We and our Mortgage Insurers may disclose your name, date of birth and address to an organisation, including CRBs, providing verification of your identity to request an assessment of whether that information matches information they hold in their files (an "**Information Match Request**") (this may also include online electronic identity verification).

Your personal details will be matched to information held by the issuer of the identification document (the "**Official Record Holder**") via the use of third party systems. Alternative means of verifying your identity may be available.

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.

Document Verification Service In carrying out applicable customer identification procedures (including beneficial owner identification requirements, where applicable) we may use the Australian Government's Document Verification Service ("**DVS**") to verify your identity. This may involve the use of your identification documents such as your Australian-issued Driver's Licence, Passport or Australian Citizenship Certificate. The information you provide to us will be used to verify your identity and may be the subject of an information match request to the official record holder of the underlying information. That information match request, the information match result and other information match data and access to and use of the DVS may involve the use of third-party systems and services. You can obtain more information about the operation and management of DVS at **www.idmatch.gov.au/individuals.**

Mortgage Insurers We may disclose personal information and credit-related information to the lenders mortgage insurers and the title insurers (collectively, Mortgage Insurers) listed below. Where permitted by law, the Mortgage Insurers may disclose your personal information and credit-related information to us and to third parties including: the CRBs listed below; rating agencies; the Mortgage Insurers' related entities, service providers, agents, contractors and external advisors; reinsurers, other mortgage insurers and mercantile agents; payment system operators, other financial institutions and credit providers; other parties for the purposes of securitisation and fraud prevention; your guarantor or proposed guarantor; your referees and advisers; government and other regulatory bodies; and other entities.

Where permitted by law, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) in information concerning your credit worthiness or credit history; and information about overdue payments.

Where permitted by law, the Mortgage Insurers will hold, use and disclose your personal information and credit-related information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims, enforcing a mortgage and recovering the proceeds of sale; assessing hardship; conducting risk assessment and management involving securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the Insurance Contracts Act 1984 (Cth) and the Privacy Act 1988. If the personal information and credit-related information is not disclosed to the Mortgage Insurer(s), it will not be possible for the Mortgage Insurer to process the credit provider's request for insurance and we may not be able to arrange or provide credit for you, or provide other services.

The Mortgage Insurers that we may disclose your personal information and credit-related information to are:

- Helia Insurance Pty Ltd who can be contacted and a copy of the privacy policy and credit reporting policy obtained on 1300 661 118 or **Privacy Policy | Helia**
- Arch Lenders Mortgage Indemnity Limited who can be contacted and a copy of the privacy policy and credit reporting policy obtained on (03) 9629 5444 or **Privacy and Data Protection Policy - Arch Capital Group Ltd.;** and
- QBE Lenders' Mortgage Insurance Limited who can be contacted and a copy of their privacy policy and credit reporting policy obtained on 1300 367 764 or **Privacy Policy | QBE LMI.**

The privacy policies and credit reporting policies of the Mortgage Insurers contain information about how they collect, use, hold and disclose your personal information and credit-related information, how you may access the personal information and credit-related information those entities hold about you, how to seek correction of that information, how you may complain about a breach of your privacy, and how that complaint will be dealt with.

Information given about other people If you have provided us with information about another individual (such as your employer, spouse, referee or solicitor), you must let them know that:

- We have collected their personal information to assess your application and manage any credit provided to you.
- We may exchange this information with any parties set out in this Consent and our Privacy Policy.
- We handle their personal information in the way set out in our privacy policy and that they can obtain a copy of our Privacy Policy at **www.pepper.com.au/privacy-policy** or by emailing **privacyofficer@pepper.com.au.**

Where you provide us with the personal information of another person, you confirm that you are authorised to provide these identification details to us on that person's behalf.

Overseas Disclosure From time to time, we and our Mortgage Insurers may provide or obtain your personal information, and credit-related information to overseas entities including related entities and service providers located overseas as set out in our privacy policy at **www.pepper.com.au/privacy-policy.** The countries we and our Mortgage Insurers disclose your personal information to include the United Kingdom, European Union, Asia Pacific, United States of America and the Philippines. Overseas entities may be required to disclose the personal information received about you to relevant foreign authorities under a foreign law.

More information on overseas disclosure may be found in the entities' privacy policies. Whilst we and our Mortgage Insurers attempt to select and secure reputable offshore service providers, we and our Mortgage Insurers are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to an overseas entity may not have the same protection as under the Australian Privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia. To the extent we and our Mortgage Insurers disclose your personal information to entities located overseas, we and our Mortgage Insurers will take reasonable steps to ensure that the overseas entity does not breach the Australian Privacy Principles applying to your personal information.

Storage and Security We and our Mortgage Insurers 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.

Verification of Income We may disclose your personal information to our mutually agreed intermediary, Verifier Australia Pty Ltd ("Verifier") for the purposes of verifying your income. Verifier will then, on your behalf:

- request access to data that organisations hold about your superannuation contributions, payroll and employer. This request is made using your right of access to your personal information, in accordance with the Privacy Act 1988; and
- calculate your income and give us a response about your income and employment.

Following this, we will use the information returned to us from Verifier to assess your application with us.

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- request access to data that organisations hold about your superannuation contributions, payroll and employer. This request is made using your right of access to your personal information, in accordance with the Privacy Act 1988; and
- calculate your income and give us a response about your income and employment.

Following this, we will use the information returned to us from Verifier to assess your application with us.

If your income can't be electronically verified, you'll be given an alternative option.

We will not disclose your personal information to Verifier until we have verified your identity.

You can ask us to give you access to the data that Verifier obtains, and the response they give us, at any time.

More information about how Verifier uses, discloses, and stores your data is available here:

https://www.verifier.me/

https://www.verifier.me/privacy/

Credit Reporting Bodies We and our Mortgage Insurers may exchange your personal information and credit-related information with the 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 Limited – www.equifax.com.au – contact on 13 83 32; see privacy policy at https://www.equifax.com.au/privacy; and
- Experian Australia Credit Services Pty Limited – www.experian.com.au – contact on 1300 783 684; see privacy policy at https://www.experian.com.au/privacy-policy-terms-conditions.

Electronic Communications Consent (ECC):

- You consent to the receipt of notices and other documents electronically. You nominate and authorise Pepper to act on instructions sent electronically by you, this consent and authority will apply to all communications permitted to take place electronically by law.
- You understand that upon giving this consent:
    - Pepper may no longer send paper copies of notices and other documents sent to you.
    - Pepper will send electronic communications to the email address for service nominated in your loan application.
    - You should regularly check your electronic communications for notices and other documents.
    - You must ensure that your email address, contact number, residential address and other contact details remain current (or as otherwise notified to Pepper).
    - Pepper may send the notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website.
    - You may withdraw your consent to the giving of notices and other documents by electronic means at any time, by notifying the Pepper Privacy Officer in writing using channels detailed in the Privacy Policy.
    - The provision of electronic documents does not alter your obligations under any terms and conditions of any credit contract. You have facilities to enable you to print the notice or other document sent to you electronically.
- You understand that giving or withdrawing your consent to the giving of notices and other documents by electronic means at any time does not apply to any consent you may have given (or not) to us for sending commercial electronic messages.
- If an electronic communication is returned undelivered, we may contact you using alternative contact details or revert to paper communications.

Card Issuer Privacy Information Indue Ltd ABN 97 087 822 464 (Indue) is the issuer of your Visa Debit Card (Card). Indue may collect personal information about you from the Parties and from other entities. Indue collects your personal information for you to use your Card. Indue will not collect any credit-related personal information about you. Indue may use your personal information to meet its obligations under relevant payment scheme rules and relevant laws, including the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), which requires Indue to monitor Card transactions. It may also use your personal information to assist in preventing or investigating any fraud or crime (or suspected fraud or crime) and to perform administrative and other business tasks in relation to the Card. Indue may collect your personal information from a third party. For example, it may collect information from other financial institutions in order resolve disputes or errors. If you do not provide your personal information, you may be unable to receive or use your Card. Indue may disclose your personal information to another member of its group and to service providers (for example mailing houses and data switching companies). It may also disclose your personal information to other financial institutions for the purpose of resolving disputes or other matters arising in relation to the use of your Card. To assist with the identification of fraudulent transactions, your personal information and transaction details may be sent to countries outside Australia. As at the date of this document, these countries are likely to include the Republic of Ireland, United States of America, United Kingdom, Israel, Spain and The Netherlands. You may access and seek correction of any of your personal information held by Indue by calling Indue on 1300 671 819. For more details about your rights and information about how Indue deals with personal information, please refer to Indue's privacy policy available at **www.indue.com.au.**

CONSENT AND ACKNOWLEDGEMENT

By signing this document, you consent to:

- the collection, use, holding and disclosure of your personal information and credit-related information as set out above;
- if you are a joint applicant or guarantor, we may exchange information about you with your joint applicants or guarantor to process the application and administer your credit arrangements;
- personal information and credit-related information that you provide will be used for identity verification purposes; and
- personal information and credit-related information that you provide may be subject to an Information Match Request in relation to relevant Official Record Holder information, and that corresponding results will be provided to the Parties via the use of third party systems.
- receiving notices and other documents from Pepper Money electronically to the email address for service nominated in the loan application as detailed in the ECC above.

If you do not wish to receive direct marketing communications from the Parties, please notify the Pepper Money Privacy Officer using the contact details set out in the Privacy Policy. Unless you notify us otherwise, you consent to receiving direct marketing communications from the Parties.

Please note that, notwithstanding any request to withdraw consent or to have your personal information deleted, we may be required by law to retain certain personal information for specified periods of time. This includes, without limitation, obligations under the AML/CTF Act and applicable identity verification requirements. In such circumstances, we will retain your personal information only to the extent required by law and will handle it in accordance with our Privacy Policy.

1. Indue Ltd ABN 97 087 822 464 is the issuer of the Pepper Money eftpos Debit Card.

2. By signing below, I consent to the issue of a eftpos Debit Card to me and I consent to the collection and use of my personal information by Indue as set out in the Card Issuer Privacy Information section above. I acknowledge that use of the Card will be governed by the terms and conditions contained in the Pepper Money eftpos Debit Card Conditions of Use. My subsequent use of the Card will constitute my agreement to abide by those terms and conditions. I acknowledge that fees and charges may apply for use of the Card and that these are documented in my credit contract or will be advised to me by Pepper Money Limited.

Applicant / Guarantor name	
Signature	
Date	

Applicant / Guarantor name	
Signature	
Date	