

Consent to use Information and Credit Reports

Name: _____ ("You")

You acknowledge and consent to Mega International Commercial Bank Co. Ltd 27 079 372 688, AFSL and Australian Credit Licence Number: 247346 and its related businesses (collectively known as "**Mega ICBC**") using:

- if you are an individual, 'information' (referred to as 'personal information' in our Privacy Policy) about you; and
- if you are an entity other than an individual, information about your entity as set out in our Privacy Policy;

for the purpose of arranging or providing the products and services offered by Mega ICBC and for direct marketing of products and services offered by Mega ICBC or any organisation Mega ICBC is affiliated with or represents.

You acknowledge that you are authorised to provide information about the person or entity named above.

You further acknowledge that you have read our Privacy Policy and understand that in this Privacy Consent, a reference to 'information' includes personal information (including credit information and sensitive information) about individuals as well as information about non-individual customers.

You understand that the information provided by you will be held by Mega ICBC.

If you are an individual, you can gain access to the information held about you and seek the correction of the information by contacting Mega ICBC. You have the right to request not to receive direct marketing material.

You agree that Mega ICBC, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit can do any of the following at any time.

1. **Commercial credit information:** If we are providing or have provided you with a credit facility, seek and use commercial credit information about you to assess an application for consumer credit or commercial credit.
2. **Consumer credit information:** If we are providing or have provided you with a credit facility, seek and use consumer credit information about you including your repayment history to assess an application for commercial credit or consumer credit.
3. **Collection of overdue payments:** If we are providing or have provided you with a credit facility, seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you.
4. **Exchange of information between credit providers:** Seek from and use or give to another credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity. In particular, Mega ICBC may provide a bank opinion on you.
5. **Exchange of information with originators:** Seek from and use or give, information and details of your account to any mortgage broker, mortgage originator, or mortgage manager.
6. **Exchange of information with advisers:** Seek from and use, or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any product or service provided or proposed to be provided to you, any information including consumer or commercial credit information about you. You also acknowledge that some of these may be located outside of Australia
7. **Provide information to credit reporting agencies:** If we have provided you with a credit facility, disclose to a credit reporting agency information about you. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that Mega ICBC is a current credit provider to you; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of Mega ICBC you have committed a serious credit infringement; and the credit provided to you by Mega ICBC has been paid or otherwise discharged.

8. **Provide information to guarantors:** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.
9. **Provide information in relation to disputes and enquiries:** Disclose consumer credit information, commercial credit information, and information to any industry body, tribunal, or court or otherwise in connection with any complaint regarding a product or service Mega ICBC has provided to you.
10. **Disclose information:** Disclose information about you as required by law, or to organisations involved in providing credit to you, any associate or contractor of Mega ICBC, (including, for example, stationery printing houses, mail houses, lawyers, accountants), or people considering acquiring or taking an interest in Mega ICBC's business, or assets. For the avoidance of doubt, you specifically consent to your information being disclosed to regulators and law enforcement agencies located both in Australia and in countries outside Australia.
11. **Customer identification** – Disclose information about me / us to an organisation providing on-line verification of an individual's identity for the purposes of the Anti-Money Laundering / Counter-Terrorism Financing Act.
12. **Disclosure of data offshore.** Disclose information to our related bodies corporate, and third party service providers, some of which are located in countries outside of Australia and some of which are located in countries that do not have laws that provide the same level of protection as the laws of Australia.
13. **Electronic Verification of your identity using information at a Third Party System or credit reporting agency (CRA).** To enable us to verify your identity electronically, we may disclose information such as your name, date of birth, and address to a Third Party System or CRA to obtain an assessment of whether that information matches information held by the Third Party System or CRA. The Third Party System or CRA may give us a report on that assessment and to do so may use information about you and other individuals in their files. Alternative means of verifying you are available on request. If we are unable to verify your identity using information held by a Third Party System or CRA we will provide you with a notice to this effect and give you the opportunity to contact the Third Party System or CRA to update your information held by them or verify your identity using an alternative method acceptable to us.
14. **Verification of your identity using a Official Record Holder (ORH).** ORH means, in respect of each Supported Document, the entry against whole official record data the information submitted in an Information Match Request is matched (or attempted to be matched) via the DVS. To enable us to verify your identity, we may disclose information such as your name, date of birth and address to the ORH to obtain an assessment of whether the information matches information held by the ORH. The ORH may give us a report on that assessment and to do so, may use information about you and other individuals held in official records. The ORH used by Mega ICBC is a third party and is not related to Mega ICBC. The ORH may use other third parties to verify your information and will therefore have access to the details provided by Mega ICBC to the ORH, the result of the request and other information obtained as a result of the request. During the assessment by ORH and its third party providers, your information may be transmitted to New Zealand and information about you that is held in New Zealand may also be used in verifying your identity.

Signatures of individual customer /individual guarantor or person authorised to sign this consent on behalf of a non-individual entity and date

Signature

Name

Title (if signing on behalf of a non-individual customer)

Date of signature