

This document relates to the application for credit by (Borrower(s))

Type of facility and amount

### Purpose of this document

By signing this document, you give us permission to collect, use and exchange your information with others. This document also informs you about MyState Bank's privacy practices.

You must give us accurate and complete information, otherwise we may not be able to provide the loan you are being asked to guarantee.

'you' includes individual guarantors and any person who holds office in an entity which is a guarantor.

'we' means MyState Bank Limited and its agents.

'Group' means MyState Bank limited and its subsidiaries

'your information' means information about you or your entity (such as name and contact details), your interactions with MyState Bank and your credit history (such as amount borrowed, repayment history and information received from credit reporting bodies). It may include publicly available data about you.

### Acknowledgement and Consent

What you need to know

1. Why we collect your information and what we use it for:

We collect your information to assess whether to accept you as a guarantor; to identify you, and to administer our customer relationships, and for internal processes including risk management.

2. Exchanging information with credit reporting bodies;

We exchange your information with credit reporting bodies and third parties providing fraud detecting services in order for us or them to:

- decide whether to accept you/your entity's offer to act as guarantor; and
- manage credit guaranteed by you/your entity and collect overdue payments.

If you don't meet your payment obligations, we may disclose this to a credit reporting body.

**Please note:** You have the right to access any credit related information from us, to request us to correct the information, and to make a complaint to us in relation to the information.

The credit reporting body we use is:

Veda: [www.equifax.com.au](http://www.equifax.com.au)

3. Other people we may exchange your information with:

You authorise us to exchange your information with members of the Group who may use your information for any of the purposes we can.

We may exchange your information with others outside of the Group. For example, your employer (to verify your identity) or representatives, mortgage insurers, mortgage brokers and agents who refer the Borrower's business to us, our service providers, other financial institutions, debt collectors and debt purchasers and relevant public registers.

## Acknowledgement and Consent continued

### 4. Privacy Policy and how to contact us:

At MyState Bank the privacy of personal information is important and as such, MyState Bank is bound by the National Privacy Principles contained in the *Privacy Act 1988 (Cth)*.

Please visit [mystate.com.au](http://mystate.com.au), any branch or the Service Centre (138 001) to view the Group's Privacy Statement and Consent. It tells you about:

- why we collect personal information;
- types of personal information held;
- confidentiality of your personal details;
- disclosure to related entity;
- how to access your information,
- correction of information; and
- protection of personal information.

### 5. What you need to do:

- Provide proof of identity – Your broker or lender will provide you with our requirements
- Read the below acknowledgements, and provided you agree, sign below.
- I acknowledge that the details provided below are true and correct and:
- I have read this form and authorise you to collect, use and exchange my information in the ways you have described in this form;
- If I change my personal details, I will inform you as soon as possible; and
- All consents I am granting you continue for as long as the guaranteed facility remains in effect and apply to both the application process as well as ongoing management.

Name of Authorised Person(s) – (solicitor, broker, accountant)

Name of Guarantor

Signature of Guarantor