

Optalife Finance – Consent Form

Consent to collect and use personal information, land and building information, Credit Reports, and to provide notices electronically

Optalife Finance Pty Ltd (ACN: 607 051 481) is collecting personal information about the Applicants and Guarantors signing this form (referred to as 'you' in this document).

This notice is to inform you of your rights under the Privacy Act, to obtain your consent to collect and disclose information associated with finance we may arrange for you to relevant parties, to appoint Optalife Finance as your agent to obtain access to your credit information file held by a credit reporting agency, and to obtain consent to provide notices to you electronically.

In the ordinary operation of our business Optalife Finance may disclose your personal information to other associated organisations, such as Financial Advice firm Optalife Pty Ltd, entities within the Stockland group, panel lenders, valuers, lenders mortgage insurers, surveyors, accountants, credit reporting agencies, lawyers, guarantors and mail houses.

Optalife Finance may use personal information about you for the purpose of arranging credit and for direct marketing of products and services offered by Optalife Finance or any organisation Optalife Finance is affiliated with or represent.

Unless you provide us with written notice that you do not want to receive information about insurance Optalife Finance may also disclose your personal information to financial services licensees who may contact you about your insurance needs. You acknowledge that Optalife Finance may receive a commission if you elect to take out an insurance policy as a result of a referral we make.

We will only disclose to these associated organisations information necessary for them to perform their services. Otherwise, we will not disclose your personal information unless required by law. **We do not sell customer lists or personal information to other parties.**

The information provided by you will be held by Optalife Finance. You can gain access to the information held about you by contacting Optalife Finance at Suite 4, Level 7, 443 Little Collins Street, Melbourne and/or on 03 9077 2007. You have the right to request not to receive direct marketing material.

Optalife Finance will also obtain information about your financial position and details of any loan approved for you. You authorise Optalife Finance to disclose appropriate parts of this information to any real estate agent, conveyancer, lawyer, builder, property developer or other business providing services in relation to your purchase or refinance (for example to demonstrate that finance has been approved). You also understand that the lender may keep Optalife Finance informed about the conduct of your account. As part of due diligence toward you Optalife Finance may from time to time contact you to discuss your loan.

You agree that Optalife Finance may collect and use personal and credit information as specified above. If you do not consent, Optalife Finance may be unable to arrange finance for you

Optalife Finance and affiliated companies may provide you with notices and other documents in connection with our dealings with you by sending them to the email or fax number specified by you below. You consent to the receipt of notices and other documents in connection with our dealings with you by email. You understand that upon giving this consent:

- (a) Optalife Finance may no longer send paper copies of notices and other documents;
- (b) you should regularly check your nominated e-mail address below for notices and other documents; and
- (c) you may withdraw your consent to the giving of notices and other documents by e-mail at any time by providing written notice to Optalife Finance;
- (d) You confirm that you have facilities to enable you to print the notice or other document sent to you by e-mail if you desire.

You acknowledge that you have been provided with a copy of Optalife Finance's Credit Guide.

Consent

Unless you provide written consent to the contrary it is assumed that all parties have read and understood this document and consent to Optalife Finance collecting and using their personal and credit information as set out in this notice. All parties also consent to receiving notices by electronic message to the addresses held on file.