

Privacy Disclosure Statement and Consent

**B M Financial Pty Ltd. ACN 138 112 900, Australian Credit Licence 387601.
466 Liverpool Road Strathfield South NSW 2136, Phone #, 02 9742 1175.**

How and why we collect your personal information

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can provide you with the products and services you require.

Providing Your Personal Information to Other Organisations

In providing products and services to you it may be necessary for us to retain your personal information and provide it to other organisations with which we conduct business. We may exchange the information with the following types of entities, some of which may be located overseas.

- Organisations which provide finance or other products to you or to whom an application has been made.
- Finance consultants, accountants and auditors, conveyancers and legal advisers, insurers, printers and mailing services.
- Any associates, related entities, contractors and our mortgage aggregator (Vow Financial Pty Ltd).
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding our services.
- Any person where we are required by law to do so.
- 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.

Your rights

You may gain access to the personal information that we hold about you by contacting us. You can also contact us to obtain a copy of our privacy policy. The policy contains information about how you can access or seek correction of the information we hold about you, how we manage that information and our complaints process.

Consent to provide your personal information to a credit reporting body (CRB)

If appoint us as your agent to obtain a report or information about your consumer or commercial credit worthiness from a (CRB), we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by it.

I/we appoint B M Financial Pty Ltd. as our agent to obtain a credit report on my/our behalf

Consent to receive documents electronically

If you consent to us providing you with documents by electronic communication, you confirm that paper documents may no longer be given and electronic communications must be regularly checked for documents. Consent to the giving of documents by electronic communication may be withdrawn at any time.

I/we do not wish to receive documents electronically from B M Financial Pty Ltd.

Consent to marketing information

If you consent to us doing so, we may provide you with information from time to time about new products and services available to you from us or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.

I/we do not wish to receive marketing information from B M Financial Pty Ltd.

If your personal information is not provided

If you do not provide us with all of the information we request we may be unable to supply to you the product or service that you require.

You agree that we may collect, use and disclose your information as specified above.

Applicant 1 name	_____	Applicant 2 name	_____
Applicant 1 signature	_____	Applicant 2 signature	_____
Date of signature	_____	Date of signature	_____