

Application for a Pepper Visa Debit Card

► CARDHOLDER INFORMATION (*denotes Mandatory)

First Name *	<input type="text"/>	Middle Initial	<input type="text"/>	Last Name *	<input type="text"/>
Preferred Name *	<input type="text"/>			Date of Birth *	<input type="text"/>
Mobile Number	<input type="text"/>	Preferred <input type="checkbox"/>	Home Number	<input type="text"/>	Preferred <input type="checkbox"/>
Work Number	<input type="text"/>	Preferred <input type="checkbox"/>	E-mail address *	<input type="text"/>	
Preferred Contact Method *	<input type="text"/>	Mother's Maiden Name * (for security purposes)	<input type="text"/>		

Residential Address

Unit / Street Number / Name *	<input type="text"/>				
Suburb	<input type="text"/>	State *	<input type="text"/>	Postcode	<input type="text"/>

Postal Address

Address As above

Unit / Street Number / Name *	<input type="text"/>				
Suburb	<input type="text"/>	State *	<input type="text"/>	Postcode	<input type="text"/>

► ACCOUNT DETAILS

Loan Number *	<input type="text"/>	Account Number *	<input type="text"/>
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► RECEIVING YOUR CARD

Your card will be delivered to the address nominated above within 10 business days

INDEPENDENT PRIVACY DECLARATION

"Parties" Pepper Finance Corporation Limited ABN 51 094 317 647, Pepper Homeloans Pty Limited ABN 86 092 110 079, Pepper Group Limited ABN 55 094 317 665 and its related bodies corporate and affiliates, Permanent Custodians Limited ABN 55 001 426 384 and BNY Trust Company Of Australia Limited ABN 49 050 294 052, any party who processes the loan application, any mortgage insurer, financiers, manager and any agent of the lender who has an interest in the credit.

By signing this document you consent to the Parties and some other entities collecting, using, holding and disclosing personal information and credit-related information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.peppergroup.com.au. We and our Mortgage Insurers (defined below) may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use 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 finance for you or provide other services.

The Parties may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws and managing our relationship with you. We may collect this information from you or from third parties.

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).

Credit information includes information such as the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court 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 from which your identity is apparent or reasonably apparent.

Privacy Policies You may gain 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.peppergroup.com.au or by contacting us on 1800 737 737. Links to the privacy policies and credit reporting policies of our Mortgage Insurers and credit reporting bodies (**CRBs**) are shown at the end of this consent. The 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 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. 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 the Mortgage Insurers listed below may disclose your personal information and credit-related information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

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
- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry 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
- Businesses assisting us with funding for leases and loans
- Entities to whom we outsource some of our functions
- Trade insurers, other insurers, valuers and debt collection agencies
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- 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

Customer identification We and our Mortgage Insurers may disclose personal information about you to an organisation, including CRBs, providing verification of your identity, including on-line verification of your identity. The organisation will give us a report of whether that personal information matches personal and credit-related information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know.

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 the Privacy Act 1988, 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 Insurer's 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 the Privacy Act 1988, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments.

Where permitted by the Privacy Act 1988, 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 finance for you or provide other services.

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

Genworth Financial Mortgage Insurance Pty Ltd who can be contacted and a copy of the privacy policy and credit reporting policy obtained on 1300 655 422 or www.genworth.com.au; 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 www.qbelmi.com.

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.

Overseas Disclosure We and our Mortgage Insurers may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas in the European Union, Asia Pacific or the United States. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies.

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.

Credit Reporting Bodies We and our Mortgage Insurers may exchange your personal information and credit-related information with the following 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.

Veda Advantage Ltd - veda.com.au <http://www.veda.com.au/privacy>

Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au http://dnb.com.au/Header/About_Us/Legal/

Experian - experian.com.au <http://www.experian.com.au/legal/privacy.html>

Card Issuer Privacy Information Indue Ltd ABN 97 087 822 464 (**Indue**) is the issuer of your Pepper 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 to 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 United Kingdom 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

1. Indue Ltd ABN 97 087 822 464 is the issuer of the Card and is a member of Visa. Pepper Group Limited has been appointed as an agent of Indue to promote and distribute the Cards.
2. By signing below, I consent to the issue of a Pepper Visa 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 Visa Debit Card Conditions of Use which will be sent to me with the Card. 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 loan agreement or will be advised to me by Pepper Group Limited.

Name	<input type="text"/>	Signature	<input type="text"/>
Date	<input type="text"/>		

Pepper Contact Details

Phone 1300 650 931
Email service@pepper.com.au

Pepper Return Address

Fax 1300 650 924
Post Servicing Department
PO Box 244, PARRAMATTA CBD, NSW 2124