

## Acknowledgement & Consent



Monzi is a trading name of MONZI PTY LTD, A.B.N 76 632 780 655, Credit Representative Number : 517193. MONZI PTY LTD is a credit representative of Fish4Loans Pty Ltd (ABN 89 603 132 618), Australian Credit License 474107. I understand that by completing an application form that MONZI PTY LTD (Monzi) will collect, use, hold and disclose my information as outlined in the Privacy Policy, which I declare that I have read and understood.

### Collection of information

I consent to Monzi collecting personal and credit information from me. I understand that if I do not provide all information that is requested from me Monzi may be unable to provide me with their services. I also understand that if any of my personal information should change, such as residential address, phone number, email address, etc, it is my responsibility to advise Monzi of this.

### Use of information

I consent to Monzi collecting my information for the purposes of providing me with referral and marketing services and any related purpose including but not limited to:

- customer service requests such as providing access to and updating personal information and resolving
- disputes; gathering information and statistical data to analyse and evaluate business functions;
- complying with legal requirements under various acts such as the National Consumer Credit Protection Act 2009, the Privacy Act 1988 and the Anti-Money Laundering and Counter-Terrorism Financing Act 2006;
- developing our service offerings and improving overall business processes and efficiency.
- marketing by Monzi or other service providers.

### Disclosure of information

I consent to Monzi disclosing my personal information to provide me with their referral and marketing services, and any other related purpose as outlined above, on an ongoing basis to:

- credit providers, credit brokers, other referrers and other service
- providers. Monzi's auditors, contractors, agents, insurers, financiers and
- lawyers. any proposed or actual guarantor;
- any other persons or entities who you have consented to.

I understand my information may also be disclosed in other circumstances outlined in Monzi's privacy policy.

I understand Monzi may, in the ordinary course of our business, disclose my credit information to third parties which operate in the United States of America and while these parties may not, therefore, be subject to Australian Privacy Law, no person in those countries will be able to access my credit eligibility information without my express consent.

### Purposes of Disclosure

I consent to being contacted by Monzi, and any external third parties or agents who act on their behalf, for the purposes of the promotion of products and services. I understand Monzi may promote the products of their marketing partners. I understand that I may withdraw my consent and request not to receive promotional communications at any time by contacting Monzi.

I consent to Monzi exchanging my personal and credit information with other service providers including other lenders, brokers, credit repair, budgeting and rental service providers. I understand that Monzi may receive a fee for such exchange.

I understand where my information is exchanged, it is being exchanged for any of the purposes for which I have consented above. I consent to receiving material about the loan type that I have applied for, as well as any other type of loan or amount of credit or other credit product from either Monzi or other credit providers, credit brokers or other referrers to whom my personal details have been provided. I understand that this consent can be withdrawn by me by sending an email or by telephone call at any time to Monzi.

### Exchange of Information with Credit Reporting Bodies: Access Seeker

I consent to Monzi Pty Ltd (the Access Seeker) collecting information about me from credit reporting bodies, such as an Access Seeker report. I understand the purpose for this is to determine eligibility for credit providers and brokers, as well as to obtain credit offers and pricing. I consent to being contacted by the Access Seeker and/or Monzi for these purposes. I have read and understood the Monzi Privacy Policy (<https://www.monzi.com.au/privacy-policy/>), which details how they collect, use, and disclose personal information. I understand that the details of the credit reporting body(s) that access seeker exchanges information with are as follows;

Equifax Pty Ltd (Equifax)

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

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

T: 13 8332

Experian Australia Credit Services Pty Ltd (Experian)

W: [www.experian.com.au](http://www.experian.com.au)

C: <http://www.experian.com.au/contact-us>

Illion (formerly Dunn & Bradstreet)

W: [www.dnb.com.au](http://www.dnb.com.au)

PP: <http://dnb.com.au/privacy-policy.html>

E: [publicrelations@dnb.com.au](mailto:publicrelations@dnb.com.au)

T: 1300 734 806

TaleFin Pty Ltd (Formerly Lend Guard)

W: [www.talefin.com/](http://www.talefin.com/)

P: 1300 284 193

E: [info@talefin.com](mailto:info@talefin.com)

A: TaleFin Pty Ltd, Suite 86/3 Albert Coates Lane, Melbourne VIC 3000

PP: [Credit Reporting Agencies Australia | Legal Policies - TaleFin](#)

## Electronic Communications

I consent to receive all communications, information and documents, where possible, from Monzi through electronic communications, including but not limited to:

- requests for information regarding credit applications and contract variation requests;
- disclosure documents such as credit guides and information statements, copy of assessments, credit contract documents, variations of these and credit contract offers;
- notices, such as missed payment notices, default notices, final notices, settlement notices and account
- statements; marketing materials and promotions;
- any other communications, information, or documents that must or will be provided to you or which you have requested.

I understand that by giving consent to receiving electronic communications;

- communications may be sent via any electronic means, such as SMS and email;
- electronic media should be regularly checked for communications, information and
- documents; it is my responsibility to ensure the security of my electronic
- communications; paper-based documents may no longer be given;
- consent to the giving of documents by electronic communication may be withdrawn at any time.

## Commercial Electronic Messages

I understand that under the Spam Act 2003, Monzi may not communicate with me via commercial electronic messages unless I provide my consent. I consent to Monzi communicating with me via commercial electronic messages (email, SMS, fax) to provide me with convenient and fast communications.

## Electronic Bank Statement Retrieval

By making an application, I consent to the lender using on my behalf an electronic statement retrieval solution to collect my bank statements and transaction information. (If you do not agree you will not be able to proceed to use this online service.)

I understand that one or all the following statements retrieval providers may be used;

- Proviso (Privacy Policy: <https://proviso.com.au/terms/>. Terms and conditions: <https://proviso.com.au/privacy/>)
- Credit Sense (Privacy Policy: <https://creditsense.com.au/privacy-policy>. Terms and conditions: <https://prod.leadrhombus.com/credit-sense-terms-and-conditions>)
- Credfin (Privacy Policy: <https://www.credfin.com.au/privacy>. Terms and conditions: <https://credfin.io/about-us/terms-and-conditions/>)

I understand that by using an electronic statement retrieval solution, such as those above:

- I have read and agree to their User Terms & Conditions and Privacy Policies.
- I understand I am using these services at my own risk.
- I consent to them having read-only access to my bank account transaction data and for this data to be provided to Monzi and any party I have consented to.
- I understand that the transaction data supplied may include transactions from the previous 12 months from all available
- accounts. I understand my user login credentials are encrypted and safely stored by a third-party service provider on their servers in a secure environment outside Australia and that no unauthorised party will have access to this information.

I authorise Monzi to use my encrypted login credentials in the future (bank feeds) to obtain my account statements for future credit services and related purposes and services.

## Declaration

I declare that I have read and understood this Acknowledgement and Consent document and that I acknowledge, authorise and consent to all the terms that it sets out.