



## Privacy Consent

By acknowledging this document, you consent to Jingle Finance Pty Ltd (Australian Credit Licence 388143) t/as Jingle Loans ('Jingle', 'we', 'us', 'our'), our related bodies corporate, affiliates and agents) collecting, using, holding and disclosing personal and credit-related information about you.

**Personal information** includes any information which may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. If you use our website or mobile applications, we may collect information that relates to your location or activity, including IP address, use of third-party sites, and other user information.

**Credit-related information** means both:

- *Credit information*, which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement) and default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information; and publicly available information; and
- *Credit eligibility information*, which is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it.

We refer to personal information and credit-related information collectively as '**information**' in this document.

You can find out more about how we deal with your privacy by viewing our Privacy & Credit Reporting Policy at <https://www.jingle.com.au/privacy-and-credit-policy/>. It contains details about how we manage your information, including how to access, correct, or complain about the handling of your personal information.

If you do not consent to us collecting, using, holding and disclosing your information in accordance with this document, or do not provide us with your information, we may not be able to arrange credit for you or provide other services.

We may disclose your information to third parties, including credit reporting bodies (**CRBs**), in a form that may enable those third parties to identify you. If we obtain a credit report about you, that information may be recorded and may affect your credit standing.

We may disclose your information to overseas entities that may not be subject to privacy laws or principles that are similar to those that apply in Australia. If you provide us with this consent, you acknowledge that you may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

If you have any questions or concerns about how we handle your information, please contact us on 1300 654 230 or at [hello@jingle.com.au](mailto:hello@jingle.com.au)



## How we handle your information

You agree to us collecting, using, storing and disclosing information about you.

We can collect, use, store and disclose your application to:

- assess and process your application for a product or services;
- verify your identity by using information held by a credit reporting body (**CRB**) and using online resources;
- market products and services by us and by third parties;
- perform associated tasks; and
- comply with laws (for example, the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth)).

We may collect your information from you directly or from third parties.

We may, from time to time, collect sensitive information about you, including information about your health.

## Access to information and privacy and credit reporting policies

You may gain access to the information we hold about you or obtain a copy of our Privacy & Credit Reporting Policy at <https://www.jingle.com.au/privacy-and-credit-policy/> or by contacting us on 1300 654 230. Our Privacy & Credit Reporting Policy and the privacy policies of the CRBs we deal with contain information about how you may access or seek correction of your information, see how that information is managed, how to make a privacy-related complaint, and how that complaint will be dealt with.

## Exchange information with CRBs

We may give information about you to, and receive information about you from CRBs, including information about your credit worthiness. CRBs may include information about you and this application in reports provided to other lenders to assist them to assess your credit worthiness. We may inform CRBs if you default, fail to meet your repayment obligations, or commit a serious credit infringement. You can ask a CRB not to use a credit report about you for the purposes of pre-screening or direct marketing. You can also ask a CRB not to use or disclose credit reporting information about you if you have reasonable grounds to believe that you have been, or are likely to be, a victim of fraud.

The CRBs we may share information with are:

- **Equifax** – [www.equifax.com.au](http://www.equifax.com.au) – contact on 13 83 32; see privacy policy at <https://www.equifax.com.au/privacy>;
- **Illion** – [www.illion.com.au](http://www.illion.com.au) – contact on 13 23 33; see privacy policy at <https://www.illion.com.au/privacy-policy>; and
- **Experian** – [www.experian.com.au](http://www.experian.com.au) – contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions>.



## Exchange information with other businesses

We may give or receive information about you to the following types of businesses, some of which may be located overseas:

- other financiers or credit providers;
- finance brokers, funders, mortgage managers, and other people who assist us to provide our products or services;
- any person who represents you, including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- industry bodies, government authorities, tribunals, and courts;
- investors, advisers, trustees, ratings agencies and other businesses assisting us with funding;
- any person where we are authorised or required to do so by law;
- businesses who provide us with services or systems;
- insurers, valuers, and debt collection agencies;
- persons who are, or are likely to be, co-borrowers with you or to guarantee your loan;
- any person to whom you expressly consent us to share information with;
- any of our related entities or associates;
- our agents, contractors or service providers that we engage to carry out our functions and activities;
- your referees and your employer;
- an organisation that assists us to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- any person considering acquiring an interest in our business or assets; and
- associated businesses that may want to market products to you.

## Customer identification

We may disclose your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) to verify your identity. That organisation will use this information to give us an assessment/report of whether or not the information we have matches information held by the organisation, and that may involve use of third-party systems and services. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching. This information may be transmitted to New Zealand.



If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

## Consequences of non-consent

If you do not provide consent, we may not be able to:

- Process your application,
- Provide you with a loan, or
- Continue your existing loan.

By giving this consent, you agree that Jingle may contact you directly by email, phone and/or SMS for the following purposes:

- Communicate about your application or loan.
- Verify your identity.
- Advise you about information from third parties relevant to your loan.
- Invite you to participate in surveys or provide feedback.
- Provide marketing or service information.

## Electronic provision of information

You consent to:

1. Receiving legally required disclosures and loan documentation electronically, under the *National Consumer Credit Protection Act 2009* (Cth).
2. Signing and storing applications and loan documents electronically.
3. Receiving all notices electronically instead of paper copies.

## Your obligations

By consenting, you agree to:

- Maintain a valid email address and mobile number.
- Regularly check your inbox for communications.
- Notify Jingle if your contact details change.
- Accept that Jingle is not liable if messages are properly sent but not received.

## Withdrawing consent

You may withdraw your consent for electronic communication at any time by contacting us at [compliance@jingle.com.au](mailto:compliance@jingle.com.au). If you withdraw consent, we will provide paper copies instead. By acknowledging this document, you:

- consent to both the collection, use, holding and disclosure of your information as set out above; and
- confirm that you are authorised to provide any personal information you provide to us and consent to the disclosure of your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) for the purposes of electronically verifying your identity.



## Contact Us

For any queries about this Privacy Consent or your personal information, you may contact our Compliance Manager:

- Email: [compliance@jingle.com.au](mailto:compliance@jingle.com.au)
- Phone: 1300 654 230
- Mail: PO BOX 677, Templestowe VIC 3106

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