



PRIVACY CONSENT

Created by:

Powow Finance Pty Ltd

Prepared for:

Dharmesh Testing

Consent to use Personal Information and Credit Reports

Powow Finance Pty Ltd ACN 643 773 997 (**Powow Finance**), has been appointed as a Credit Representative Number 529060 of Venus Capital Pty Ltd ACN 169 312 510 Australian Credit Licence 459305 (**Venus Capital**) with an authorisation to act as the program manager for the Powow Finance Loan Program. Venus Capital has agreed to act as the 'lender of record' for all loans and leases made under the Powow Finance Loan Program.

In this Privacy Consent, references to 'Powow Finance', 'we', 'us' or 'our', refer to Powow Finance (and Venus Capital when acting as the Lender of the Powow Finance Lending Program).

This Privacy Consent applies to all individuals (in whatever capacity) dealing with Powow Finance

Capitalised words in this Privacy Consent have the same meaning as in our Privacy Policy.

By signing this Privacy Consent, you acknowledge and agree:

1. that this Privacy Consent incorporates the Privacy Policy of Powow Finance;
2. you have read our Privacy Policy and consent to all terms contained in the document which is available on our website https://policy.finance.powow.com.au/#/privacy_policy
3. that Powow Finance may use your Personal Information for the purpose of arranging or providing the products and services offered by us and for direct marketing of those products and services
4. if you are completing this Privacy Consent on behalf of another person, that you are authorised to provide Personal Information about that person;
5. that Powow Finance may disclose Personal Information about you:
 - a. as required by law,
 - b. to any associate or contractor of Powow Finance, (including, for example, stationery printing houses, mail houses, lawyers, accountants); and
 - c. to any person considering acquiring or taking an interest in our business, or assets.

You specifically understand that some of our third party suppliers are located in countries outside of Australia and some may be located in countries that do not have laws that provide the same level of protection as the laws of Australia; and

6. to receive notices and other documents from us electronically, and that you understand that by giving this consent:
 - a. we may no longer send you paper copies of notices and other documents;
 - b. you should regularly check your electronic communications for documents; and
 - c. you may withdraw your consent to receiving documents electronically at any time by advising us in writing.

You also agree that Powow Finance may use your Personal Information to verify your identity. In particular, you agree that Powow Finance may disclose your Personal Information to any organisation assisting us to verify your identity for the purposes of the *Anti-Money Laundering / Counter-Terrorism Financing Act*, including the disclosure of your Personal Information (such as your name, date of birth and address) to:

7. any on-line identification verification provider;
8. a Credit Reporting Body (**CRB**), to obtain an assessment of whether that information matches information held by the CRA. The CRA may give us a report on that assessment and to do so may use information about you and other individuals in their files; and
9. to an approved Gateway Service Provider (**GSP**) to enable us to verify your identity using the Australian Government's Document Verification Service (**DVS**). The GSP may give us a report on that assessment and to do so, may use information about you and other individuals held in official records. Any GSP used by Powow Finance is a third party and is not related to Powow Finance.

Alternative means of verifying you are available on request. If we are unable to verify your identity using information held by a CRA or DVS, we will provide you with a notice to this effect and give you the opportunity to verify your identity using an alternative method acceptable to us.

You also consent to us using and disclosing your Personal Information as follows.

10. **Commercial credit information** - we may seek and use commercial credit information about you to assess an application for consumer credit or commercial credit.
11. **Consumer credit information** - we may seek and use consumer credit information about you to assess an application for commercial credit or consumer credit.
12. **Collection of overdue payments** - we may seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you.
13. **Exchange of information between credit providers** - Seek from and use or give to another credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity.
14. **Exchange of information with originators**: Seek from and use or give, information and details of your account to any mortgage broker, mortgage originator, or mortgage manager.
15. **Provide information to credit reporting agencies** - if you are an individual, we may disclose information about you to a credit reporting agency including to Equifax, illion or Experian. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that we are a current credit provider to you; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in our opinion, you have committed a serious credit infringement; and the credit we have provided to you has been paid or otherwise discharged. For more information, our credit reporting notifiable matters are on our website at https://policy.finance.powow.com.au/#/privacy_policy.
16. **Provide information to guarantors** - we may provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

If you do not provide personal information, Powow Finance may be unable to provide credit.

Signature and Borrower(s) and date



Signature

Dharmesh Testing

Print Name

20-02-2023

Date

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Signature Certificate

Reference number: CFRPJ-G5U2G-EG4RE-YENOA

Signer

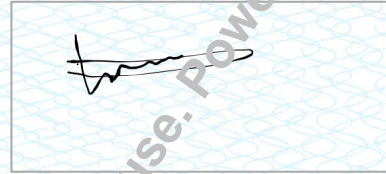
Timestamp

Signature

Dharmesh Testing

Email: dharmesh.c+testinghp@shinehub.com.au

Sent: 20 Feb 2023 02:15:06 UTC
Viewed: 20 Feb 2023 02:15:09 UTC
Signed: 20 Feb 2023 02:15:46 UTC



Recipient Verification:

✓Email verified 20 Feb 2023 02:15:09 UTC

IP address: 27.33.67.178
Location: Sydney, Australia

Document completed by all parties on:
20 Feb 2023 02:15:46 UTC

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