Privacy Consent

Your Electronic Consent Regarding Personal and Credit Information

You are providing your explicit agreement for Gusto Money Pty Ltd, trading as Gusto Cash, and other related parties to gather, utilise, maintain, and share your personal and credit information. For comprehensive details on our privacy practices, please refer to our Privacy Policy available on our website at www.gustocash.com.au/privacy-policy. Please be aware that if you do not grant this consent or withhold essential personal information, we may be unable to process your finance application or deliver our services.

Definitions

In this document, "we", "us", and "our" refer to Gusto Money Pty Ltd ABN: 97677827744, Australian Credit Licence (ACL) Number: 567982, and its associated entities that assist in providing our services. "You" and "your" refer to the individual(s) named as applicant(s) or borrower(s) in the relevant application or contract.

- **Personal Information:** Includes any data that can identify you.
- **Credit Information:** Encompasses details such as the type and amount of credit granted, your repayment history, information regarding defaults (including overdue payments), and any relevant court judgments.

Purposes for Collection, Use, and Disclosure

We collect, hold, use, and disclose your personal and credit information for the following primary purposes related to our business operations and the provision of financial services:

(a) Evaluating your application for credit and managing any credit extended to you, including future loan disbursements, processing transactions, and providing related support services.
(b) Administering and servicing your loan account, which encompasses direct debit processing, collections, and account reviews.
(c) Ensuring compliance with all applicable laws and regulatory obligations, including but not limited to the National Consumer Credit Protection Act 2009 (Cth), the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), and relevant state and territory property legislation (e.g., for registering and searching security interests).
(d) Conducting internal business operations such as staff training, quality assurance, risk management, financial planning, statistical analysis, and system development and testing.
(e) Developing and enhancing our financial products and services.
(f) Offering you products and services that we believe may be of interest to you (direct marketing).

Disclosure of Your Personal and Credit Information

We may exchange your personal and credit information with various entities, some of which may be located overseas, for the purposes outlined in this consent. These entities include, but are not limited to:

(a) Our related companies and affiliates that assist in the credit application process, provide services on our behalf (e.g., archival, auditing, legal, customer contact, payment processing, debt collection, data analysis, marketing, IT support, insurance, identity verification, securitisation, trustee services), or manage money owed.
(b) Other credit providers, financial consultants, accountants, lawyers, and financial advisers.
(c) Any broker, introducer, or other adviser acting in connection with your application or facility.
(d) Regulatory bodies, tax authorities, industry bodies, tribunals, and courts, or otherwise in connection with any complaint regarding your loan.
(e) Insurers relevant to your facility, including mortgage insurers and trade insurers.
(f) Any person who proposes to guarantee or has guaranteed repayment of credit provided to you.
(g) Your referees, such as your employer or listed contacts, to verify information you have supplied.
(h) Entities assisting with online verification of your identity, including official record holders or issuers, potentially via third-party systems

like the Australian Government's Document Verification Service (DVS) or approved gateway providers.
(i) Any organisation considering acquiring an interest in our business or assets.
(j) Where we are legally obliged or authorised to do so.

We may also disclose personal and credit information about you (including credit information such as details of credit provided, repayment history, and any payment defaults) to, and obtain credit reporting information about you from, credit reporting bodies (CRBs) for purposes including assessing credit applications and recovering overdue payments. The CRBs with whom we may exchange information include:

- Equifax Pty Ltd – equifax.com.au
- Illion Pty Ltd – illion.com.au
- Experian – experian.com.au

By consenting to us disclosing your personal information to overseas recipients, you acknowledge that Australian Privacy Principle 8.1 shall not apply to the disclosure. This means Gusto Money will not be required under the Privacy Act 1988 (Cth) to ensure that an overseas recipient does not breach the Australian Privacy Principles and will not be liable under the Privacy Act 1988 (Cth) if the recipient does not act consistently with the Australian Privacy Principles. By completing this application, you consent to such overseas disclosures. Please see our Privacy Policy for more detailed information on overseas disclosures. Repeated credit inquiries may impact your credit score.

Our Privacy Policy

Our comprehensive Privacy Policy, available at www.gustocash.com.au/privacy-policy, or by contacting us on (02) 8551 4335, contains crucial information regarding:

- The types of personal information (including credit information) we collect.
- How we collect, hold, use, and disclose your personal information.
- Whether we disclose your personal information to overseas recipients.
- How you may access and/or correct personal information we hold about you that is inaccurate.
- Our process for handling privacy complaints.
- Detailed information about credit reporting, including the type of information we disclose to credit reporting bodies, how that information is used, your right to request CRBs not to use your credit information for pre-screening offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consent to Receive Notices and Documents Electronically

You consent to receiving notices and other documents electronically from us. You understand that by providing this consent:

(a) We may cease sending paper copies of notices and other documents to you.
(b) You are responsible for regularly checking your nominated email address for notices and other documents.
(c) We may send notices and other documents via email, or provide a notification in an email that documents are accessible and retrievable from our website.
(d) You may withdraw your consent to receiving notices and other documents electronically at any time by notifying us in writing.

Marketing Communications

From time to time, we may use your personal information to keep you informed about relevant finance products, special offers, organisational updates, or new services provided by us or our associated entities, via SMS, email, mail, or other marketing channels. If you prefer not to receive such marketing communications, you may update your preferences at any time by contacting us on (02) 8551 4335 or by writing to us at 1130 Kingsford Smith Dr, Eagle Farm QLD 4009. For email marketing, an unsubscribe function will also be available. We will not charge you for honouring your request and will take all reasonable steps to implement it as promptly as possible. Unsubscribing via a direct marketing communication will only affect that specific entity/brand and delivery method; please advise us if you wish to unsubscribe from all communications from Gusto Money or its related entities.

Electronic Communication Authorisation

By consenting to electronic communication, you acknowledge the following:

(a) You have thoroughly read and understood the section titled 'Privacy Consent' and provide my full consent.
(b) You have read and agree to the terms of the Gusto Money Privacy Policy.
(c) You have provided consent to receive electronic communications from Gusto Money, Gusto Cash, and it's related entities.
(d) Gusto Money may undertake further responsible lending inquiries in relation to my credit application.
(e) You are aware that if you are known by any other name(s) not listed on this application form, you are required to inform Gusto Money as part of your application.
(f) You will furnish all necessary information as requested for identity and verification purposes.
(g) All information contained within your application is true, accurate, and complete.
(h) You authorise your employer or accountant to disclose any salary, employment, or financial details to Gusto Money, or Gusto Cash, as required for assessment.

To assist in the assessment of your application, Gusto Money may need to verify details of my employment with my employer or verify my financial details with my accountant. Gusto Money may provide a copy of this Privacy Consent to my employer or accountant if they request details of Gusto Money's authority to obtain that information.