

ERN (Aust) Pty Ltd t/as ATM Loans of PO Box 2261, Bundoora VIC 3083 ABN 18 095 939 530 Australian Credit Licence 507411 Phone: (03) 9467 8956 or 1300 402 590 Email: admin@atmloans.com.au

Privacy Acknowledgment and Consent

The way we collect and deal with your personal information is contained in our Privacy Policy.

We collect personal information from you and from others so that we can (amongst other things set out in our Privacy Policy):

- 1. assess your application;
- 2. if approved, provide you with a facility, and
- 3. manage your dealings with us.

If you do not provide us with that information, or authorise us to do so, we will not be able to provide the services mentioned above.

We may disclose your personal information to:

- 1. credit reporting bodies and other credit providers;
- 2. your referees including your employer;
- 3. our advisers, agents, insurers and external dispute resolution schemes;
- 4. the Australian Government (when required to do so);
- 5. entities with whom we deal and as set out in our Privacy Policy, and
- 6. any person we are authorised or required to, and any person you authorise us to.

By consenting to this Privacy Acknowledgement and Consent, you consent to us:

- 1. obtaining personal information about you in accordance with our Privacy Policy and the Privacy Act and in particular from Credit Reporting Bodies;
- 2. disclosing your information as set out above and in accordance with our Privacy Policy and the Privacy Act, and
- using personal information we have obtained about you for the purposes of offering you other products or services which we believe may be of interest or benefit to you that we or our partners might have available. You can withdraw your consent at any time by advising us.

You may obtain a copy of our Privacy Policy by contacting us and requesting one.

You can request access to the personal information we have about you. We will provide you access to it in accordance with the Privacy Act, which might involve the payment of a reasonable fee. If you believe that any of the information is inaccurate, incomplete or out of date, you can request its correction