

Beneficial Owner Privacy Consent Form

Pepper Customer:

You have been identified as a Beneficial Owner of the above Pepper Customer. Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 we are required to verify the identity of all persons identified as a Beneficial Owner.

“Beneficial Owner” means, an individual who ultimately owns or controls (directly or indirectly) the Pepper Customer.

“Pepper” means, Pepper Money Limited ABN 55 094 317 665 and its related bodies corporate.

“Personal information” includes any information or an opinion about an individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, and any other information we may need to identify you including publically available information from public registers and social media.

Privacy Consent

By signing this document you consent to Pepper Money and some other entities collecting, using, holding and disclosing personal information about you for the purposes of arranging or providing credit to the Customer, complying with our obligations under Australian laws and managing our relationship with the Customer.

You can find out more about how we deal with your privacy by viewing our privacy policy at www.pepper.com.au/privacy-policy. We may seek and obtain further personal information about you during the course of our dealings with the Customer. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or do not provide us with your personal information we may not be able to provide services to the Customer. Pepper Money may collect, use, hold and disclose personal information about you for the purposes of complying with our obligations under Australian laws and managing our relationships.

Privacy Policy

You may request access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.pepper.com.au/privacy-policy or by contacting us on 1800 737 737. The privacy policy contains information about how you may request access to or seek correction of the personal information we hold about you, how that personal information is managed, how you make a complaint about the way we manage your personal information and how the complaint will be dealt with.

Disclosure of Information

We may disclose your personal information to the following types of people or entities. Some of these entities may be located overseas. Please see our privacy policy for more information.

- Lawyers and advisers and representatives including executors, administrators, guardians, trustees, attorneys
- Entities to whom we outsource some of our functions
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Any person considering acquiring an interest in our business or assets
- Fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct

Verification of Identity

We may disclose your name, date of birth and address to an organisation, including CRBs, providing verification of your identity to request an assessment of whether that information matches information they hold in their files (an “Information Match Request”) (this may also include online electronic identity verification). Your personal details will be matched to information held by the issuer of the identification document (the “Official Record Holder”) via the use of third party systems. Alternative means of verifying your identity may be available.

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 record the results of that matching.

Overseas Disclosure

We may disclose your personal information to overseas entities including related entities and service providers located overseas in the European Union, Asia Pacific, the Philippines, or the United States of America. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies.

Storage and Security

We may store your personal information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

BENEFICIAL OWNER ACKNOWLEDGEMENTS

I acknowledge and confirm that:

- I consent to the use and disclosure of my personal information as set out above;
- personal information that I provide will be used for identity verification purposes; and
- personal information that I provide will be subject to an Information Match Request in relation to relevant Official Record Holder information, and that a corresponding Information Match Result will be provided via the use of third-party systems.

Full Name (including any middle names):

Date of Birth:

Residential Address (not a PO Box):

Signature:

Date:

Documentation required to be provided with this completed and signed form to verify identity:

- Current certified copy of Driver Licence; OR
- Certified copy of Australian Passport (current or expired within 2 years).

Documentation is required to be certified by a Justice of the Peace or a Police Officer