

# Privacy Consent Form

Treasury Corporation of Victoria ABN 97 552 308 966 (TCV) is responsible for administering the program for the provision of loans for the payment of duty under the *Duties Act 2000* (Vic) (**Transition Loans**) on transactions that result in land becoming tax reform scheme land under the *Commercial and Industrial Property Tax Reform Act 2024* (Vic). For more information about TCV, go to <https://www.tcv.vic.gov.au>.

TCV will share your personal information with our primary service provider Pepper Money Limited ABN 55 094 317 665 (**Pepper Money**), who will provide services including loan establishment, credit assessment, settlement, drawdown, servicing, collections, administration functions and activities in relation to Transition Loans.

"Parties" means TCV, Pepper Money (and its related bodies corporate), and any insurer, financier, manager or servicer. In this privacy consent, "we", "us" and "our" includes each of the Parties.

**By signing this document or otherwise accepting this consent, you consent to the Parties and some other entities collecting, using, holding and disclosing personal information and credit-related information about you as set out below.**

**You can find out more about how we deal with your privacy by viewing our privacy policies at:**

- <https://www.tcv.vic.gov.au/privacy-statement> and
- [www.pepper.com.au/privacy-policy](http://www.pepper.com.au/privacy-policy).

**We may seek and obtain further personal information and credit-related information about you during the course of our dealings with you. The terms of this consent also apply to the collection, use, holding and disclosure of that information.**

**If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to:**

- **arrange or provide you – or the relevant applicant – with a Transition Loan**
- **provide other services or**
- **verify your identity or protect against fraud.**

**Information given about other people** If you have provided us with information about another individual (such as a joint borrower, director or company officer), you must:

- inform them of the contents of this privacy consent and
- have their permission to provide us with their personal information.

**How we handle your personal and credit-related information** We may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of arranging or providing you with a Transition Loan, processing your application for a Transition Loan, managing that Transition Loan, complying with laws, managing our relationship with you, and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

In connection with an application for a Transition Loan, we may collect credit information from you, such as asking you to provide us with a copy of your credit report – which is a document that contains credit information about you that is produced by a credit reporting body (**CRB**) using information supplied by credit providers and other sources. The

credit information included in a credit report may include information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), financial hardship arrangement information, personal insolvency information, court information and details of any serious credit infringements. We will not obtain a credit report about you from a CRB and will instead rely on you to provide us with a copy of your credit report.

If you provide us with a credit report prepared by a CRB, we will only use and disclose the credit information contained within that report in connection with the relevant application, and assessing eligibility, for the relevant Transition Loan.

Personal information includes any information or an opinion about an identified 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, contact details, account details, occupation, and any other information we may need to identify you including identification documents and publicly available information from public registers.

In connection with an application for a Transition Loan we may also collect the following kinds of personal information:

- details about the Transition Loan you are seeking (for example, amount, the commercial or industrial property it relates to, such as the address, property use, type of property title and a copy of the vendor statement)
- details of any relationship you are in and if you are the sole income earner in that relationship (if currently living with that person), and the number and ages of your dependents and cohabitants
- the length of time you have lived at your current address
- your employment details and proof of earnings
- financial information you provide to us (for example, your debts (such as from credit cards, buy now pay later products, HECS-HELP amounts owing, commercial loans, home loans or personal loans and related information like credit limits, interest rates and terms) and assets, regular income, expenses and transaction history)
- credit history, including information obtained in credit reports that you provide to us and
- details about your interactions with us (for example, transactions, payments and use of our website).

If you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies (for more information please see the Website Terms of Use/Policy at [www.pepper.com.au/privacy-policy](http://www.pepper.com.au/privacy-policy)).

We generally won't ask you to give us any sensitive information about your health, religious, political or philosophical views, sexual orientation, biometric or genetic information, criminal record (if any) and membership of a union, trade or professional information.

**Access to information** If you want to access the personal information and credit-related information that we hold about you or if you have a privacy concern, in connection with a Transition Loan, contact us at [privacy@cipt.tcv.vic.gov.au](mailto:privacy@cipt.tcv.vic.gov.au).

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**Exchange information** We may exchange personal information and credit-related information with the following types of entities:

- third party identity verification services (including those provided by CRBs such as Illion, Experian Australia and Equifax Pty Ltd)
- any persons who assist us to, or jointly with us, provide our products and services to you including valuers
- any person who represents you or someone you have authorised to act on your behalf, including your financial consultants, real estate agents, accountants, conveyancers, lawyers, advisers, referees (such as your employer, to verify information you have provided) and representatives including executors, administrators, guardians, trustees, attorneys and persons holding power of attorney
- our auditors, accountants, lawyers, attorneys, and other external advisors
- Property Exchange Australia Limited (**PEXA**)
- regulatory bodies and government agencies, including, for example, the Department of Treasury and Finance Victoria, the State Revenue Office, Land Use Victoria (which is part of the Department of Transport and Planning) and the Victorian Ombudsman
- law enforcement bodies, courts and tribunals
- any public sector entity, state owned enterprise or ministers of the State of Victoria in connection with your Transition Loan
- any industry or regulatory body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us
- any person where we are authorised or required to do so by law, such as under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth)
- entities to whom we outsource some of our functions and external service providers (for example IT services, entities to help verify your identity including organisations providing online verification of identity, entities to help verify your income and expenditure, entities to help identify, investigate and prevent illegal activities such as fraud etc) or that provide information and infrastructure systems
- other financial institutions such as banks, for example to process a claim for mistaken payment
- insurers, valuers, debt collection agencies auditors, insurers and re-insurers and health care providers
- security registration bodies
- any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims
- others that we're authorised or required by law or a court or tribunal order to disclose information to, including for example, where permitted by section 36W of the *Commercial and Industrial Property Tax Reform Act 2024* (Vic).

**Customer identification** 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, and credit-related information to overseas entities including related entities and service providers located overseas in the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to an overseas entity may not have the same protection as under the Australian Privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

**Storage and Security** We may store your personal information and credit-related 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.

**Electronic Communications Consent (ECC)** You consent to the receipt of notices and other documents electronically. You nominate and authorise the Parties to act on instructions sent electronically by you, this consent and authority will apply to all communications permitted to take place electronically by law. You understand that upon giving this consent:

- We may no longer send paper copies of notices and other documents sent to you.
- You should regularly check your electronic communications for notices and other documents and ensure that your email address/residential address and contact numbers remains current (or as otherwise notified to the Parties).
- We may send the notices and other documents to you by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website.
- You may withdraw your consent to the giving of notices and other documents by electronic means at any time, by notifying us in writing.
- You understand that the provision of electronic documents does not alter our obligations under in respect of any Transition Loan. You have facilities to enable printing of notices or other documents sent to you electronically.
- You understand that the Parties will send electronic communications to the email address for service you have nominated in your loan application.

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## SIGNATURE AND DATE

By signing below you acknowledge and confirm that:

- you consent to the use and disclosure of your personal information and credit-related information as set out above;
- without limiting the above, you consent to the use and disclosure by the Parties of any consumer credit information which you provide to us in connection with an application for a Transition Loan for the purpose of assessing eligibility for the relevant Transition Loan;
- where you provide personal information about any other person you are authorised by that person to do so;
- personal information that you provide will be used for identity verification purposes;
- personal information that you 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; and
- you consent to receiving notices and other documents from the Parties electronically to the email address for service nominated in the loan application as detailed in the Electronic Communications Consent (ECC) above.

Name (print)

Signature

Date

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