

## Privacy Statement

### 1 Collection and use of Personal Information

1.1 We are collecting Your Personal Information to enable Us to assess an application for credit for:

[name of applicant one]

[name of applicant two]

In addition to any personal information which you have provided to Us (including indirectly through another party such as an applicant or a broker) in connection with the above application, such Personal Information includes:

[specified personal information]

1.2 We may also use Your Personal Information to:

- a) detect fraud, money laundering or terrorist financing activities;
- b) meet Our obligations, including any legal and regulatory obligations, external dispute resolution scheme obligations and any external payment obligations; and
- c) assist Us with running Our business.

1.3 If You do not provide all of the information We request or agree to the terms of this privacy statement by signing the below 'Declaration and consent', We may not be able to approve the application for credit from the Applicant and therefore may not provide credit to the Applicant.

### 2 Disclosure of Personal Information

2.1 You agree We may disclose Your Personal Information to:

- a) other members of the Group;



- b) each Applicant;
- c) anyone engaged by Us to do something on Our behalf including Service Providers;
- d) the Housing Authority [or Access Housing Australia Ltd]; and
- e) other financial institutions and financiers to verify Your Personal Information or to investigate suspected fraud.

2.2 We may also disclose Your Personal Information to entities where it is required or permitted by Law, a court/tribunal order, or where You have otherwise consented.

2.3 We may disclose Your Personal Information to an entity or person located outside of Australia. Our Privacy and Credit Reporting Policy contains the details of the countries where the overseas participants are likely located. See below for details of how You can view Our Privacy and Credit Reporting Policy.

### **3 Privacy and Credit Reporting Policy**

3.1 Our Privacy and Credit Reporting Policy sets out:

- a) the basis on which You may access and seek correction of Your Personal Information held by Us;
- b) Our complaints handling procedure, including how to issue a complaint about a breach of Your privacy rights and Our response to such a complaint; and
- c) further detail about how Your Personal Information is collected, held, used and disclosed.

3.2 Our Privacy and Credit Reporting Policy will be updated from time to time. To view the most recent copy of Our Privacy and Credit Reporting Policy, please visit [keystart.com.au](http://keystart.com.au) and follow the link. Alternatively, You may seek other formats (such as a hard copy) of the Privacy and Credit Reporting Policy by contacting Us by:

Keystart  
Attn: Privacy Officer  
PO Box 2016  
Subiaco WA 6904  
Telephone: 1300 578 278  
Email: [privacy@keystart.com.au](mailto:privacy@keystart.com.au)  
[www.keystart.com.au](http://www.keystart.com.au)



#### 4 Definitions

**Applicant(s)** means the person or persons listed in clause 1.1 as the applicant for credit.

**Group** means Us and Our subsidiaries.

**Housing Authority** means the Government of Western Australia Housing Authority.

**Law** means any applicable statute, regulation, by-law, ordinance or subordinate legislation in force from time to time in Australia and includes the common law and rules of equity as applicable from time to time.

**Personal Information** means any information or an opinion (including information or an opinion forming part of a database), whether true or not, whether recorded in a material form or not, about an individual whose identity is apparent, or can be reasonably ascertained, from the information or opinion. It includes any information referred to in clause 1.1 and information that is publicly available.

**Service Provider** includes:

- a) advisers and persons acting on Our behalf, including solicitors, valuers, investigators, agents and contractors;
- b) those to whom We outsource certain functions, including direct marketing, statement and letter production, debt collectors and information technology support;
- c) persons involved in Our own funding arrangements, including persons who acquire (or propose to acquire) rights in Our mortgages, debt purchasers, investors, advisers, trustees and rating agencies;
- d) auditors, insurers and re-insurers; and
- e) government and law enforcement agencies or regulators, including any entities that assist Us in identifying illegal activities and fraud.

**You or Your** means each person that signs this privacy statement as a declarant.

**We, Us or Our** means Keystart in its own right and its agents.



## Declaration and consent

By signing this document, You agree that:

- You have read and understood this document;
- You agree to the terms of this document and give each of the consents set out in this document;
- You have freely and voluntarily supplied Your Personal Information; and
- the information is complete and accurate and You are not aware of any reason why it might mislead Us with respect to any matter which might be relevant to the application listed above.

### Date

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Signature of declarant one

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Printed name of declarant one

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Signature of declarant two

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Printed name of declarant two