



PRIVACY STATEMENT AND CONSENT

In handling your personal information, *Melbourne Home Lending* and *Tanvir Ahmed* are committed to complying with the Privacy Act 1988 and the National Privacy Principles.

How and why we collect your personal information

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can:

- provide you with the products and services you require, which may include financial and insurance products and services; and
- provide you with information about products and services available to you from *Tanvir Ahmed* and associated businesses
- provide you with information and documents via electronic means.

Providing Your Personal Information to Other Organisations

In providing products and services to you it may be necessary for us to provide your personal information to other organisations with which we conduct business. This includes Red Rock Brokers Group Pty Ltd ACN 149 782 030 which is our mortgage aggregator.

Other such organisations include related entities, mortgage managers, lenders, solicitors and legal advisers, accountants and auditors, printers and mailing services, insurers, collection agents, conveyancers and government agencies which regulate our products and services.

We may provide your personal information to the Department of Immigration & Border Protection (DIBP) to verify your residency status for your loan application. By signing this Privacy Statement and Consent, you authorise *Melbourne Home Lending* to conduct such verification through DIBP's Visa Entitlement Verification Online (VEVO) system, if required.

If you consent to us doing so, we may make enquiries regarding your credit report with the credit reporting agency, VEDA. Alternatively, you may directly obtain your most recent credit report from VEDA.

Your personal information is only provided to those entities to the extent necessary to enable us to provide our products and services to you.

Marketing Information

If you consent to us doing so, we may provide you with information from time to time about new products and services available to you from *Melbourne Home Lending* or other businesses we have a relationship with. Your consent will be implied unless you notify us that you do not wish to receive this information. You may withdraw your consent any time.

☐ We do not wish to receive news and updates from Melbourne Home Lending

If your personal information is not provided

In order to provide products and services to you and to assist you in applying for a home loan and related products and securities, we require information about you. If you do not provide us with all of the information we request we may be unable to supply to you the product or service that you require.

Your rights

The Privacy Act gives you rights to access the personal information we hold about you, and you can ask us to correct the information if it is inaccurate. You can gain access to the information we hold about you by contacting us at info@melbournehomelending.com.au or (03) 9394 8774.

Borrower 1 signature
Borrower 1 name:
Date:

Borrower 2 signature
Borrower 2 name:
Date: