

PRIVACY COLLECTION NOTICE & CONSENT

In handling your personal information, **Folio Financial Services**, a trading name of **Australian Loans & Mortgages Pty Ltd ABN 41 719 425 728**, Australian Credit Licence **385213**, Level 2, 36 Hickson Road, Millers Point NSW 2000, Australia, **1300 304 572** ("**Folio**", "**we**", "**us**" or "**our**"), is committed to complying with the **Privacy Act 1988 (Cth)** and the **Australian Privacy Principles**.

This Privacy Collection Notice and Consent explains how we collect, use, hold and disclose your personal information in connection with your application to be onboarded, accredited, appointed, engaged or otherwise authorised by Folio as a broker, introducer, referral partner, credit representative, authorised credit representative, or other business partner.

PRIVACY COLLECTION NOTICE & CONSENT

We collect personal information from you for purposes including:

- assessing your suitability for onboarding, accreditation, appointment or engagement with Folio;
- verifying your identity and contact details;
- assessing your experience, qualifications, licences, registrations, authorisations and accreditations;
- conducting due diligence, compliance checks and risk assessments;
- managing our commercial, referral, introducer, broker or representative relationship with you;
- facilitating access to our systems, processes, panels, products and services;
- administering commissions, payments and other financial arrangements;
- meeting our legal, regulatory, compliance, audit and reporting obligations; and
- ongoing monitoring, review, training, support and management of your relationship with Folio.

The personal information we collect may include your name, date of birth, residential address, contact details, employment and business details, licence and accreditation details, identification documents, bank account details, business references, and other information relevant to your onboarding or ongoing relationship with us.

In some circumstances, we may also collect sensitive information where reasonably necessary and permitted by law, including where you provide information relevant to a compliance, identification, fraud prevention or other assessment process.

HOW WE COLLECT YOUR PERSONAL INFORMATION

We may collect your personal information directly from you, including through application forms, onboarding documents, interviews, emails, phone calls, online portals, websites and other communications.

We may also collect personal information about you from third parties where reasonably necessary for the purposes described above, including from:

- your employer, company, business partners or authorised representatives;
- aggregators, lender panels, referrers and industry participants;
- professional advisers, accountants, lawyers and consultants;
- referees nominated by you;
- identity verification service providers;
- regulators, licensing bodies and professional bodies;
- publicly available sources; and
- other organisations with whom you have sought accreditation, appointment, authorisation or commercial engagement, where permitted by law.

PROVIDING YOUR PERSONAL INFORMATION TO OTHERS

In connection with your onboarding and ongoing relationship with Folio, we may retain your personal information and disclose it to organisations with which we conduct business, including:

- lenders, funders, mortgage managers, warehouse providers and product providers;
- aggregators, broker groups, referral groups and industry partners;
- our related bodies corporate, associated entities, contractors and service providers;
- compliance advisers, auditors, consultants, accountants, lawyers and insurers;
- technology providers, software providers, system administrators, cloud storage providers and document management providers;
- identity verification and fraud prevention service providers;
- payment processors and banking institutions;
- industry bodies, tribunals, courts or dispute resolution schemes;
- regulators and government or statutory bodies where required;
- any person where disclosure is required or authorised by law; and
- any person considering acquiring an interest in our business or assets.

Some of these recipients may be located overseas or may store information overseas.

IF YOU DO NOT PROVIDE YOUR PERSONAL INFORMATION

If you do not provide us with the information we request, we may be unable to assess your application for onboarding, accreditation, appointment or engagement, or we may be unable to continue or properly administer our relationship with you.

CONSENT TO COLLECTION, USE AND DISCLOSURE

By providing your personal information to us, you consent to Folio collecting, holding, using and disclosing your personal information for the purposes set out in this Privacy Collection Notice and Consent.

You also consent to us collecting personal information about you from third parties, and disclosing your personal information to third parties, where reasonably necessary for onboarding, due diligence, compliance, administration, risk management, payments, ongoing relationship management, or any other purpose described in this notice.

CONSENT TO VERIFICATION AND DUE DILIGENCE CHECKS

You consent to Folio making such enquiries as we consider reasonably necessary to verify the information you provide and to assess your suitability for onboarding, accreditation, appointment, engagement or ongoing association with Folio.

This may include making enquiries of:

- your nominated referees;
- your employer or business associates;
- aggregators, lenders or product providers;
- licensing, regulatory or professional bodies;
- identity verification providers; and
- other relevant third parties connected with your business, qualifications, experience, registrations or accreditations.

Where applicable and permitted by law, this may also include checks in relation to compliance history, professional standing, business conduct, reputation, and other matters relevant to your proposed role or relationship with Folio.

ELECTRONIC COMMUNICATIONS

You consent to Folio providing notices, disclosures, agreements, onboarding documents, policy documents, updates and other communications to you by electronic means, including by email, portal, website link or other electronic communication method.

You acknowledge that paper documents may not be provided unless required by law or otherwise agreed, and that you are responsible for regularly checking your nominated electronic communication channels.

You may withdraw your consent to receiving documents electronically at any time by notifying us, subject to any legal or operational requirements.

MARKETING AND BUSINESS COMMUNICATIONS

Folio may from time to time send you information about products, services, policy updates, training, business opportunities, events, systems, partnerships or other matters relevant to your relationship with us or to our business activities.

You may notify us at any time if you do not wish to receive marketing communications.

ACCESS, CORRECTION AND PRIVACY POLICY

You may request access to the personal information we hold about you, or request correction of that information, by contacting us.

You may also contact us to obtain a copy of our privacy policy, which contains further information about how we manage personal information, how you may access or correct the information we hold, and how you may make a complaint about a privacy issue.

Our contact details are:

Folio Financial Services

A division of Australian Loans & Mortgages Pty Ltd
ABN 41 719 425 728
Australian Credit Licence 385213
Level 2, 36 Hickson Road
Millers Point NSW 2000
Phone: **1300 304 572**

ACKNOWLEDGMENT AND CONSENT

By signing below, you acknowledge and agree that:

1. you have read and understood this Privacy Collection Notice and Consent;
2. you consent to Folio collecting, holding, using and disclosing your personal information in the manner described above;
3. you consent to Folio making enquiries and conducting checks reasonably necessary for your onboarding, accreditation, appointment, engagement or ongoing relationship with Folio; and
4. the information you provide to Folio may be used to assess and manage your suitability and ongoing relationship with Folio.

Full Name:

Business / Entity Name:

Signature:

Date: