

Privacy Disclosure Statement and Consent

Organization: B&C FAMILY CO PTY LTD (ABN 84 619 992 497) **Trading As:** RIBBON FINANCE MORTGAGE MANAGEMENT **Address:** 918 Whitehorse Road Boxhill VIC 3128

1. Collection and Use of Information

We collect and hold personal and credit-related information about you to:

- Verify your identity in accordance with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- Assess your financial situation and the suitability of any credit product you are applying for.
- Provide credit assistance and manage the application process with potential lenders.
- Contact you regarding your application or other relevant financial products.

2. Types of Information Collected

The information we collect includes:

- **Identity Data:** Name, date of birth, address history, and government identifiers (e.g., Driver's Licence, Passport).
- **Financial Data:** Income, expenses, employment history, assets, and liabilities.
- **Credit History:** Information from Credit Reporting Bodies (CRBs) regarding your creditworthiness and repayment history.

3. Disclosure to Third Parties

We may exchange your information with:

- **Lenders and Credit Providers:** To assess and process your loan application.
- **Credit Reporting Bodies:** To obtain a credit report on your behalf.
- **Professional Advisers:** Such as your accountant, lawyer, or real estate agent.
- **Support Services:** Valuers, mortgage insurers, and identity verification services.

4. Credit Reporting Bodies

By signing this consent, you authorize us to act as your "access seeker" to obtain credit-related information from CRBs (such as Equifax, Illion, or Experian). The CRBs may include this information in reports provided to other credit providers to help them assess your creditworthiness.

5. Overseas Disclosure

Some of our service providers or lenders may be located outside Australia. You consent to the disclosure of your information to these overseas recipients as required for the provision of our services.

6. Electronic Communications

You consent to receiving notices and documents from us electronically (via email or SMS). You acknowledge that paper documents may no longer be given and you should check your electronic communications regularly.

Consent and Acknowledgment

By signing below, I/we acknowledge that I/we have read and understood this Privacy Disclosure Statement and Consent. I/we authorize B&C FAMILY CO PTY LTD (T/A Ribbon Finance Mortgage Management) to collect, use, and disclose my/our personal and credit information as described above.

Applicant 1 Name: _____ **Signature:** _____
Date: //2026

Applicant 2 Name: _____ **Signature:** _____
Date: //2026