

PRIVACY & CREDIT CONSENT

1. About this Document

This Privacy & Credit Consent forms part of your loan application, agreement, and ongoing relationship with Bixel Pty Ltd ("Bixel", "we", "us", "our").

By signing, you acknowledge that you have read and understood this document and agree to the collection, use, and sharing of your information as outlined below.

2. Collection of Information

We may collect personal, financial, and business information necessary to:

- Assess and process your application
- Verify your identity and financial position
- Provide, manage, and service your loan
- Meet legal and regulatory obligations

This information may be collected directly from you or from third parties such as credit reporting bodies, referrers, brokers, accountants, financial institutions, and verification services.

3. Credit Checks & Monitoring

You consent to Bixel obtaining and using your credit information, including:

- Conducting a consumer and/or commercial credit enquiry (which may be recorded as a “hard enquiry”) with Equifax Australia and other credit reporting bodies
- Making enquiries at various stages, including application, assessment, and during the life of your loan
- Reviewing and monitoring your credit profile where reasonably required

You acknowledge that such enquiries may be visible on your credit file.

4. Use & Disclosure of Information

You authorise Bixel to use and share your information where reasonably necessary, including with:

- Funding partners, investors, trustees, and service providers
- Credit reporting bodies
- Brokers, referrers, dealerships, and introducers
- Payment processors and technology providers
- Professional advisors, including legal and accounting representatives
- Government and regulatory authorities where required

Some of these parties may be located outside Australia.

5. Account Management & Support

To manage your account effectively, you agree that Bixel may:

- Communicate with you regarding your application or loan
- Contact relevant parties (such as your broker or referrer) to assist in processing or servicing your facility
- Take reasonable steps to support account management where needed



6. Credit Reporting & Repayment Information

You acknowledge that Bixel may:

- Exchange information with credit reporting bodies about your repayment history
- Update your credit file where required or permitted by law
- Continue to retain relevant information for legitimate business and legal purposes

7. Data Storage & Security

Your information may be stored securely in electronic systems, including cloud-based platforms.

While Bixel takes reasonable steps to protect your information, you acknowledge that no system is completely secure.

8. Marketing & Communication

You consent to Bixel contacting you regarding:

- Your application or account
- Relevant products, services, or updates

You may opt out of marketing communications at any time.

9. Access & Correction

You may request access to or correction of your personal information by contacting Bixel. Reasonable steps will be taken to verify your identity before processing such requests.



1800 934 020



funds@bixel.com.au



ABN: 97 674 716 075

10. Ongoing Consent

Your consent:

- Applies throughout your relationship with Bixel
- May continue where required to manage your account or meet legal obligations
- Supports Bixel in providing efficient and responsible service

11. Changes to this Policy

Bixel may update this Privacy & Credit Consent from time to time. The latest version will apply to your ongoing relationship.

CLIENT DECLARATION

I confirm that:

- I have read and understood this Privacy & Credit Consent
- I consent to Bixel collecting, using, and sharing my information as outlined
- I authorise Bixel to conduct credit enquiries (including with Equifax) and to monitor my credit profile where required

Full Name: _____

Signature: _____

Date: _____



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