



Privacy & Consent

X Lend Finance Pty Ltd (ABN 46 665 041 136, ACN 665 041 136) trading as "X Private" ("we", "us", "our") collects, uses and discloses your personal information to arrange business-purpose finance on your behalf. This statement explains how we handle your information and the consent you give us when you apply.

Information we collect

We collect personal and financial information about you and, where relevant, about any business of which you are a director, owner or guarantor. This includes information you give us directly, information from documents you provide (such as identification, financial statements, bank statements, tax records and property information), and information we obtain with your consent from third parties.

We collect this information to assess your finance requirements, to arrange finance secured against property for business purposes, and to manage your application. If you do not provide the information we request, we may be unable to assist you or our ability to do so may be limited.

Equifax access seeker consent

By submitting your application, you consent to us obtaining a copy of your credit information from Equifax (a credit reporting body) as an access seeker on your behalf, under the Privacy Act 1988 (Cth). We use this information solely to understand your circumstances and to arrange suitable business-purpose finance for you. We do not use it for any other purpose and do not disclose it except as set out below or as permitted or required by law.

How we use and disclose your information

We may use and disclose your personal and financial information to:

- assess your finance requirements and prepare your application;
- disclose your information to prospective funders and finance providers so they can consider your application and provide finance to you;
- obtain and disclose information to third parties where reasonably necessary to arrange your finance, such as valuers, accountants, lawyers and other professional advisers; and
- service providers who help us operate our business, on the basis that they protect your information.

We do not sell your personal information.

Your rights

You can ask us to:

- provide you with the personal information we hold about you;
- correct that information if it is inaccurate, out of date or incomplete; and
- provide a copy of this consent and our privacy practices in a form that suits you.

Contact

To access or correct your information, or for any privacy question, contact our Privacy Officer:

X Private

Level 6, 85 George Street, Parramatta NSW 2150

Email: corey@xprivate.com.au

Phone: 0477 771 508

General

This information is general only and does not take into account your objectives, financial situation or needs. All finance arranged by X Private is for business purposes. This statement may be updated from time to time; the current version is available on our website.