

CONSENT TO USE OF ELECTRONIC VERIFICATION OF IDENTITY

Verification of your identity is a necessary part of your application. It helps Bill Buddy Pty Ltd ACN 106 055 181 (Bill Buddy) know who they are dealing with, and limits the chances that someone else can pretend to be you to apply for a Bill Buddy account.

This statement is provided so that you can make an informed decision about whether to permit access to your personal information (name, residential address and/or date of birth) for the Permitted Purpose of assisting us to meet our obligations under Federal law in relation to identity verification, particularly under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* ("AML/CTF Laws").

Bill Buddy uses the verification services of Dun & Bradstreet ("D&B") - Perceptive Communications Pty Ltd ABN 54 098 185 427 (a related body corporate of Dun & Bradstreet (Australia) Pty Ltd ABN 72 246 863 039). D&B and its related bodies corporate, as well as third party service providers, will collect, hold, use and disclose personal information for identity verification purposes (of yourself and others).

D&B may be requested to provide, and D&B may prepare and provide, an assessment of whether the personal information matches (in whole or part) personal information held by D&B.

By proceeding with this application, you confirm that you are authorised to provide the information to Bill Buddy and specifically request, consent to and acknowledge:

- (a) The verification of your identity by electronic means in accordance with the Permitted Purpose by providing and using your personal information;
- (b) Providing your passport details (if applicable) and other personal information (including date of birth) for the Permitted Purpose;
- (c) If a check proceeds on the Department of Immigration & Citizenship or Department of Foreign Affairs and Trade websites, this will be regarded as having assisted in verifying your date of birth to the Lender;
- (d) Use of the Attorney-General's Department's Document Verification Service. Information will be subject to an 'Information Match Request' in relation to relevant 'Official Record Holder' information, and a corresponding 'Information Match Result' will be provided by use of third party systems. 'Information Match Request', 'Official Record Holder' and 'Information Match Result' are terms defined by the Attorney-General; and
- (e) That by using the verification services, the personal information will be used and disclosed to service providers in Australia and in the United States of America (for politically exposed persons and other sanctions lists).

If your identity is unable to be verified by Bill Buddy, having regard to an assessment provided by D&B, we will provide you with a written notice to that effect, setting out the required information under the AML/CTF Laws (section 35C). Particularly, we will offer you an alternate means of verifying your identity.