



Application Cover Sheet

Applicant name(s):

Security address:

Loan amount: \$ (LVR %)

Loan Purpose: New purchase Refinance Owner occupied Investment Construction

Loan Type: Full doc Alt doc PAYG Self-employ

Rate: % P&I IO Product:

Has the broker advised the borrower of this loan product?

UPFRONT VALUATION REQUEST

Upfront valuation Ordered: YES NO

Access Name: Access Contact :

BROKER INFORMATION

Contact Name: Contact No.:

IC Accredited Broker Entity:

Broker ID:

REFERRAL INFORMATION

Contact Name: Contact No.:

IC Accredited Referral Entity:

Referrer ID:

ICMM BDM: IC Branch:



Applicant 1 Details

Applicant 2 Details

Individual Guarantor Trustee Company

Individual Guarantor Trustee Company

Company / Trust name

ABN ACN Date of incorporation (DD/MM/YYYY) Nature of business

Mr Mrs Ms Miss Other:
 Mr Mrs Ms Miss Other:

Surname First Name Surname First Name

/ /

 / /

Middle Name Date of birth (DD/MM/YYYY): Middle Name Date of birth (DD/MM/YYYY):

Driver's licence number:
 Driver's licence number:

Single Married De Facto Divorced Widowed Separated
 Single Married De Facto Divorced Widowed Separated

Full name of spouse App 1 Mother's Maiden Surname Full name of spouse App 2 Mother's Maiden Surname

Number of dependents (total) Age(s) Number of dependents (total) Age(s)

Home phone Work phone Home phone Work phone

Mobile Email Mobile Email

Australian Permanent Resident? Yes No
 Australian Permanent Resident? Yes No

Current address Current address

From:
 From:

Current Address: Own Home Renting Board With Parents
 Current Address: Own Home Renting Board With Parents

Previous address (if less than 12 months in current address) Previous address (if less than 12 months in current address)

From: To:
 From: To:

Time at previous address Time at previous address

PAYG: Full Time Part Time Casual Contractor Commission
Self Employed: Sole Trader Company Partnership Trust
Other: Self-Funded Retiree Home Duties Pension

Occupation Employer's Contact Number Occupation Employer's Contact Number

Employer's Name Employer's Name

Employer's Address Employer's Address

ABN (where self-employed) From: ABN (where self-employed) From:

Previous occupation (complete if period of employment is less than 2 years) Previous occupation (complete if period of employment is less than 2 years)

Previous employer's name: Previous employer's name:

Previous Employer's Address: Previous Employer's Address:

From: To:
 From: To:



Loan Details

Please provide appropriate documentation to support any income.

Annual Income

Applicant 1 (gross per annum)

Gross base income:

Overtime / shift allowance:

Commission:

Bonus:

Pension (type):

Self-employed assessable income:

Rental income(s):

Other income:

TOTAL GROSS INCOME:

Applicant 2 (gross per annum)

Gross base income:

Overtime / shift allowance:

Commission:

Bonus:

Pension (type):

Self-employed assessable income:

Rental income(s):

Other income:

TOTAL GROSS INCOME:

Loan Product Details

Product:

Loan Term : (yrs)

Capitalise Loan Fees: Yes No

Loan Portion Details

(Offset and Debit Card options may be selected for one variable rate portion only)

	Variable Rate	Interest Rate %(APR)	Amount	Interest Only (yrs)	Monthly Repayment	Line of Credit	Dynamic Repayments	Offset	Debit Card*
Portion 1:	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portion 2:	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portion 3:	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portion 4:	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL:	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*The default combined daily expenditure limit is \$2,000. This daily limit will impact any available redraw amount. The amount may be changed at any time.

Loan Purpose

What is the purpose of the proposed loan? Purchase Refinance Cash Out Other:

Are you a first home buyer? Yes No

Are you eligible for a First Home Owner Grant (FHOG)? Yes No (if yes, you may include the completed FHOG forms with this application)

Security Property 1

Address

Owner Occupied Investment

Security type

Estimated value

Contact name for valuer access

Contact number for valuer access

Security Property 2

Address

Owner Occupied Investment

Security type

Estimated value

Contact name for valuer access

Contact number for valuer access

Your Solicitor / Conveyancer

Firm name

Address

Phone

Contact name

Email

Fax



Accountant's Details - For Self Employed Applicants

Name of accountant's firm

Address

Name of contact person at firm

Accountant's phone number

Accountant's fax number

Accountant's email address

Investment or business purpose declaration only

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly, or predominantly for business purposes or investment purposes, other than investment in residential property.

Yes

No

IMPORTANT: You should not sign this declaration unless this loan is wholly or predominantly for business purposes or investment purposes, (other than investment in residential property). By signing this declaration you may lose your protection under the National Credit Code.

Signature

Signature

Date

 / /

Nomination Form

IMPORTANT: Each of you (the customer) is entitled to receive a copy of any notice or other document under the National Credit Code. By signing this nomination, you are giving up the right to be provided with information direct from us. Note: Any person who has signed this nomination may advise us in writing at any time that they wish to cancel their nomination.

(Delete clause 1 or 2 as applicable)

1. I/We nominate (full name of person nominated)

to receive notices and other documentation in connection with my/our loan under the National Credit Code on behalf on me/all of us.

OR

2. We consent to notices and other documents under the National Credit Code being sent to us jointly at our address.

Signature (Applicant 1)

Signature (Applicant 2)

Name in print

Name in print

Date (DD/MM/YYYY):

 / /

Date (DD/MM/YYYY):

 / /



Funds Position (How transaction is to be funded)

Transaction Required

Purchase price:

Refinance (incl. any fees of outgoing lender):

Home improvements:

Legal fees:

Stamp duty:

Loan fees / other: **TOTAL:**

Funding Sources

Sales proceeds:

Own funds (source):

Gift:

Loan amount:

Borrowed from another source:

Other:

TOTAL:

Assets

Security Value

Liabilities

Lender Name

Limit

Balance

Mnthly Rpymt

Refinance

Ownership

Existing property (home):	<input type="checkbox"/>	<input type="text"/>	Existing mortgage (home):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address: <input type="text"/>										
Investment property 1:	<input type="checkbox"/>	<input type="text"/>	Existing mortgage 1:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address: <input type="text"/>										
					Rent:	<input type="text"/>	Per Week			
Investment property 2:	<input type="checkbox"/>	<input type="text"/>	Existing mortgage 2:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address: <input type="text"/>										
					Rent:	<input type="text"/>	Per Week			
Investment property 3:	<input type="checkbox"/>	<input type="text"/>	Personal loan 1:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address: <input type="text"/>										
					Rent:	<input type="text"/>	Per Week			
Vacant land:	<input type="checkbox"/>	<input type="text"/>	Personal loan 2:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Address: <input type="text"/>										
					Rent:	<input type="text"/>	Per Week			
Motor vehicle 1:		<input type="text"/>	Lease/hire purchase:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle 2:		<input type="text"/>	Credit card 1:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home contents:		<input type="text"/>	Credit card 2:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings:		<input type="text"/>	Credit card 3:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation:		<input type="text"/>	Tax:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other 1:		<input type="text"/>	Other 1:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other 2:		<input type="text"/>	Other 2:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other 3:		<input type="text"/>	Other 3:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL OWNED:		<input type="text"/>	TOTAL OWED:		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		

Living expenses:

If the applicants live together, only one form needs to be completed and should include total household expenses (combined living expenses for both applicants).

If the applicants live separately, a separate declaration is required for each applicant.

Monthly living expenses: Every field must be completed. If not applicable to the applicant(s) situation, please enter zero .

LIVING EXPENSES:	HOUSEHOLD (must be filled in)	HOUSEHOLD 2 (must be filled in if not living together with household 1)	TOTAL	Comments (changes in foreseeable future)
Owner-occupied or rental property utilities & rates: (and other related costs)	\$	\$	\$	
Investment property utilities & rates: (and other related costs)	\$	\$	\$	
Groceries:	\$	\$	\$	
Transport: (e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls)	\$	\$	\$	
Telephone,Internet,Pay TV & media streaming subscriptions:	\$	\$	\$	
Recreation & Entertainment:	\$	\$	\$	
Insurance: (e.g. Home, Vehicle or Pet)	\$	\$	\$	
Insurance: (e.g. Private Health, Life or Income Protection)	\$	\$	\$	
Education: (e.g. May include books and uniforms)	\$	\$	\$	
Education: (e.g. Private School Fees)	\$	\$	\$	
Childcare:	\$	\$	\$	
MedicalandHealth:	\$	\$	\$	
Clothing and Personal Care:	\$	\$	\$	
Other(e.g. Gym membership):	\$	\$	\$	
TOTAL LIVING EXPENSES	\$	\$	\$	

Are there any special circumstances which may impact the applicant /s living expenses. If yes, please provide details:

Yes No

Applicant's declaration and acknowledgement:

- 1. Have you, or your co-applicant, ever been declared bankrupt or insolvent, has either Estate been assigned for the benefits of creditors? Yes No
- 2. Have you, or your co-applicant, ever been shareholders or officers of any company to which a manager, receiver and/or liquidator has been appointed? Yes No
- 3. Is there any judgement entered in court against you, or your co-applicant or any company of which you or your co-applicant are or were a shareholder or officer? Yes No
- 4. Have you, or your co-applicant, or any company with which you are or were associated, ever had a property foreclosed upon or sold through a mortgagee sale proceeding? Yes No
- 5. Has any application in respect of this loan been submitted by you, or any other person, to any other lender? Yes No
- 6. Are you and your co-applicant first home buyers, and therefore have not owned a residential property jointly, severally or with any other person previously? Yes No
- 7. Are you and your co-applicant currently meeting existing financial commitments without financial hardship? If No, provide details below: Yes No

- 8. Have you or your co-applicant had any difficulties in meeting debt commitments in the past 2 years? If yes, please provide details below: Yes No

- 9. I/We understand the terms of this finance application. Yes No
- 10. All the information provided as part of my/our finance application is complete, correct and not misleading in any way. Yes No
- 11. Can you or your co-applicant confirm that no part of the deposit or purchase price has been obtained through borrowings not disclosed in this document? Yes No
- 12. I/We are at least 18 years old. Yes No
- 13. I/We understand and agree that any valuation obtained is for use by the lender, and that I/we must make my/our own enquiries in relation to the value and suitability of the property. Yes No
- 14. I/We are comfortable with my/our ability to make repayment under the proposed loan without difficulty. Yes No

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and can be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay: any loan application fee; all fees and charges incurred to process the application; all fees and charges to obtain the valuation report about the security property; and all legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Applicant 1 Signature Name Date _____

Applicant 2 Signature Name Date _____

Guarantor 1 Signature Name Date _____

Guarantor 2 Signature Name Date _____

Introducer's declaration and acknowledgement:

1. I confirm that the Income and Expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.

2. No conflicts of interest exist between the applicant/s and myself (eg. the transaction is at arm's length and Yes No the applicant/s is not a friend, partner or family member). If a conflict exists please provide detail:

3. The applicant/s is not disadvantaged by any conflict of interest in relation to any incentive or commissions that I might receive for writing this loan.

4. I confirm that I have asked the applicant(s) whether the equity contribution includes non-genuine savings and have recorded the terms of repayment where applicable.

5. I have collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all documents sent to you are held by me/us. I/ We will retain these documents and will make them available to you if requested. I/we are aware that this application may be audited by you.

6. Do the applicant (s) have any other relevant requirements and objectives other than the loan purpose and Yes No type of loan product specified in this application? If yes, please provide details below:

(eg plan to downsize or move to a retirement village in five years; keep investment property for five years; sell the home & upgrade in five years):

7. In the loan application, the applicants' income and outgoings, and assets and liabilities are specified. Is Yes No there any other information that is relevant regarding the applicants' income and outgoings, assets and liabilities that are not specified in the relation to the applicant/s financial position in this loan application? (eg expecting inheritance money; repay loan from super; employment insecure):

8. I have made a reasonable enquiries and based on the information provided to me by the applicant/s the recommended product is not unsuitable on the basis that it is consistent with the applicants requirements and objectives and the applicant/s can comply with their financial obligations without substantial hardship.

9. I have provided all parties all documents required under the National Consumer Credit Protection Act 2009.

10. For interest only loans :

(a) the interest only period aligns with the applicants requirements.

(b) I have explained the following additional risks and costs of an interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicants may pay more over the life of their loan than if there was no interest only term.

11. The applicant/s have requested the loan documents to be sent to: Borrower Introducer Solicitor/Conveyancer

12. That assessment is valid for 90 days from the date below.

13. The applicant(s) demonstrated sufficient literacy and financial understanding to comprehend the implications of obtaining a loan. Yes No

Introducer Signature

Name

Date

Your preferred interest rate type: (select one)

- Variable rate - It is important to have an interest rate that fluctuates over the term of the loan.
- Fixed rate - It is important to have certainty about the interest rate and/or repayment for a fixed term.
- Fixed & Variable - It is important to have a combination of fixed and variable interest rates.
- No preferred interest rate type.

Your preferred repayment type: (select one)

- Principal & Interest - It is important to have repayments that include the principal amount borrowed & the interest payable, so that the loan is repaid in full by the end of the loan's term.
- Interest only - It is important to make interest only repayments for a specified term.
- Interest only in advance - It is important to have the ability to make an advanced or lump sum interest only repayment.
- No preferred repayment type.

Reasons for interest only:

- Investment purposes
- Cashflow for future investment (e.g. shares, investment property, super contributions)
- Intend to convert owner occupied property into investment property in the future
- Recommendation provided by financial planner/accountant
- Anticipated large expense items (e.g. education, renovations, furniture)
- Temporary reduction in income (e.g. parental leave, change in circumstances)

Know the risks of interest-only home loans

Interest-only home loans seem more affordable because initially the repayments are lower than the repayments on principal and interest loans, but they have some drawbacks:

- **Interest-only loans cost more** - The amount of money you owe does not reduce during the interest-only period, which means you'll pay a lot more interest over the life of the loan, compared to a principal and interest loan. For example, a \$500,000 loan over 25 years, with an interest rate of 5%, would cost you an extra \$40,062 in interest if it was interest-only for the first 5 years.
- **Repayments will increase at the end of the interest-only period** - When the interest-only period ends you'll need to start repaying the principal as well as the interest - and, with less time to pay it off, your repayments are likely to be a lot higher.
- **Not building equity** - If your property does not increase in value during the interest-only period, you risk having no equity in your home at the end of this period, despite making payments every month. This may put you at greater risk if there is a downturn in the market or your circumstances change and you have to sell.

1. Additional payments
It is important that the loan is paid off quickly and that additional payments are allowed without penalty Yes No Not essential

2. Split account
It is important to have more than one loan sub account/s, or separate account for savings / investment funds, for tax, accounting or personal expense purposes Yes No Not essential

3. Redraw
It is important to have access to additional repayments that you have made on your loan over and above the required minimum repayments. Yes No Not essential

4. Top up
It is important to have access to additional funds for future use subject to sufficient equity Yes No Not essential

5. Product flexibility
It is important to have the ability to switch between a lender's home loan products Yes No Not essential

6. Portability
It is important to have the option to transfer the loan to an alternative property to save money & time Yes No Not essential

Other features sought:

Disclose any significant costs and/or risks associated with the benefits being sought eg costs of refinancing, break costs, fees for credit assistance services etc.

WARNING: If you choose a fixed rate loan you may be charged break costs if, before the expiry of the fixed interest period:

- (a) you make an additional payment ; or
- (b) you pay out that fixed rate loan or an amount becomes due and payable; or
- (c) if you change your loan type or fixed interest period that applies to your loan. For example, if you request to switch from a 5 year fixed rate loan to a 2 year fixed rate loan or to a variable rate loan.

Break costs could be substantial if interest rates fall during the fixed interest period. You should take break costs into consideration when deciding whether you want to fix your interest rate. The terms and conditions applying to your loan will set out when break costs may be payable. You should read the terms and conditions carefully and ensure that you understand them.

Privacy notice and consent:

Please read carefully as each proposed Applicant and Guarantor must sign the acknowledgement and authority

The applicant(s) acknowledge(s) that they have made an application for credit or to provide a guarantee. The application for credit may be for consumer credit or commercial credit.

In this document, and where appropriate a reference to personal information includes 'sensitive information', 'credit information' and 'credit eligibility information' as defined in the Privacy Act 1988 (Cth) (the Act).

This privacy notice tells you how certain organisations collect personal information about you, what they use the personal information for and who they share the personal information with. If any of those organisations collect personal information that can be used to identify you, it will take reasonable steps to notify you of that collection.

We may (from time to time) update, vary, amend or replace this privacy notice by giving you notice about the changes.

Organisations that collect personal information about you

This privacy notice and consent extends to cover the following organisations that may collect personal information about you relating to your application or your loan or a guarantee of the loan.

- the Credit Provider to whom you make the application or that makes your loan available and named in the Schedule (this privacy notice and consent as well as the Credit Provider's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Credit Provider);
- the Originator being those companies that supply credit services in relation to your application and named in the Schedule (this privacy notice and consent as well as the Originator's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Originator);
- any applicable mortgage insurer (the LMI Insurer) that considers the Credit Provider's request for lender's mortgage insurance for the loan and named in the Schedule (this privacy notice and consent as well as the LMI Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the LMI Insurer); and
- any applicable title insurer (the Title Insurer) that considers the Credit Provider's request for title insurance cover for your loan, and its related entities named in the Schedule (this privacy notice and consent as well as the Title Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Title Insurer).

Each of these organisations is described in this privacy notice and consent as "organisations", "we" and "us". The LMI Insurer and the Title Insurer are together described as "Insurers".

Each of the Credit Provider, Originator and the Insurers may update their respective privacy policies from time to time.

How we collect personal information from you

We will collect personal information about you from you, in relation to your application for credit and as well as any guarantee. Most personal information that we can collect is collected from the credit application and any supporting documentation supplied in connection with your credit application. If your credit application is approved, then we can also collect personal information about you from the records we maintain about the products and services you receive from us. We can check and verify that personal information from sources referred to in the credit application and/or in this privacy notice and consent.

How we collect personal information from other sources

We can collect personal information about you from other sources in any manner permitted by the Act. We will only collect personal information from other sources where it is reasonably necessary for us to do so in relation to or in connection with your credit application, your loan and any guarantee in relation to your loan. Examples of such sources of personal information include:

- we obtain personal information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information either within or outside of Australia) from a Credit Reporting Body for any purpose described below;
- we obtain personal information about your credit application, loan or a guarantee of the loan, from any organisation described or referred to in the section titled "Organisations that collect personal information about you";
- if we are unable to contact you and we obtain publicly available personal information about you in order to update our records and your contact details;
- we check property details, your offer of any security, through public registers or our service providers including a Credit Reporting Body; or
- we exchange information with your legal, financial advisers or other representatives and advisors in relation to or in connection with your credit application, loan or a guarantee of the loan.

When the law authorises or requires collection of personal information

There are laws that affect organisations that require us to collect and disclose your personal information. For example, we may require information about you to verify your identity under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) "AML/CTF Act.

How your personal information may be used

The Credit Provider and the Originator may collect and disclose your personal information for purposes including:

- supplying (including procuring the supply to) you with information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested or to provide a guarantee;
- processing the credit application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- telling you about other products or services it or its related companies make available and that may be of interest to you, unless you tell them not to (this relates to direct marketing);
- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by any law, regulation or code binding on it; and
- any purpose to which you have consented.

You can tell the Credit Provider or the Originator (if any identified in the Schedule) at any time if you no longer wish to receive direct marketing information or offers from them. They will process your request as soon as reasonably practicable after receipt of the request.

Also the Credit Provider or the Originator may use personal information about you to:

Privacy notice and consent (continued):

- enable an Insurer to assess the risk of providing insurance to the Credit Provider or to address the Credit Provider's arrangements with the Insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

An LMI Insurer may use personal information about you:

- to decide whether to insure the Credit Provider under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to the Credit Provider;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI Insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a Credit Provider if the LMI Insurer pays out an insurance claim on your loan or the loan you guarantee;
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Act as well as laws regulating insurance contracts in Australia (including the Insurance Contracts Act 1984) as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI Insurer issues to the Credit Provider relating to your loan.

The Title Insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the Credit Provider;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place; to deal with claims and to enforce a loan or a guarantee in place of a lender if the Title Insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements including requirements under the Act as well as laws regulating insurance contracts in Australia (including the Insurance Contracts Act 1984) as amended from time to time; and
- for any other purpose under the contract of insurance between the Credit Provider and the Title Insurer.

How we share your personal information

Sharing information with credit providers

We can seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information including relating to your credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator, Credit Provider or any Insurer may seek an opinion from a credit provider or a Credit Reporting Body and such person is authorised to provide an opinion on you.

Sharing information with third parties

We may seek from and use or disclose information about you to third parties in relation to: considering your application for credit or a guarantee in connection with an application for credit; administering your loan; exercising rights relating to any guarantee; or, any insurance policy an insurer issues to the credit provider relating to your loan or the loan you guarantee. These third parties may include:

- your representatives, attorneys, lawyers, settlement agents, accountants, brokers and real estate agents that act on your behalf;
- your referees, including your employer or other individuals to confirm your identify and/or other details about you;
- mortgage brokers or referrers that submitted applications on your behalf or referred you to the Originator;
- valuers, surveyors, other insurers, re-insurers, claim assessors and investigators;
- other financial institutions including deposit taking institutions;
- organisations in debt collecting, purchasing or factoring debts;
- law enforcement agencies;
- lawyers, mortgage/loan settlement agents, consultants, financial advisers and any other party involved with your loan;
- government and/or regulatory bodies including the Australian Taxation Office, the Australian Securities & Investments Commission, the Reserve Bank of Australia, the Australian Prudential Regulatory Authority as required or authorised by any law. In many cases these organisations may share information with foreign authorities;
- Rating agencies, to the extent necessary to allow these agencies to rate particular structured / investment products;
- guarantors and prospective guarantors of the loan/the borrowers or prospective borrowers of the loan you guarantee;
- any organisation involved or connected with the securitisation of your loan, including loan servicers, Originator and master originators, trust managers, trustees and security trustees, insurers and re-insurers;
- organisations that provide the Credit Provider, any trust manager or loan servicer with the infrastructure in order to provide the credit services to you;
- organisations that provide the Credit Provider, any trust manager or loan servicer with product advice, planning, research and development;
- Mailing houses and tele-marketing agencies that assist the Credit Provider, any trust manager or loan servicer to communicate with you; and
- service providers including IT and data consultants, agents, contractors and advisers that assist us to conduct our business.

Sharing information with Credit Reporting Bodies

The Credit Provider, loan servicer or trust manager can give to a Credit Reporting Body personal or commercial information (including overdue payments) about you including to allow a credit reporting body to create or maintain a credit information file about you. A Credit Reporting Body may include information about you in reports that it gives other organisations (such as other credit providers) to help them assess your credit worthiness.

The Credit Provider, loan servicer or trust manager will only share any credit information about you with a Credit Reporting Body if that body has a business operation in Australia and is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

Some of the information held by a Credit Reporting Body may reflect adversely on your credit worthiness, for example, where you fail to make payments or if you commit a series credit infringement (like

Privacy notice and consent (continued):

obtaining credit by deception / fraud). If information of this nature is held on your credit file then this will likely affect your ability to obtain credit from other credit providers.

Currently we deal with the Credit Reporting Bodies disclosed in the Schedule. Each Credit Reporting Body also has a policy about how they handle information about you. You should be able to obtain a copy of their policy by contacting them directly.

If you believe that you have been or are likely to be a victim of fraud (including identity fraud) you can request a Credit Reporting Body not to use or disclose the information they hold about you for a prescribed (current 21 day) period of time.

Sharing information with related companies

We may share information about you with our related companies for the purposes described above.

Sharing information outside of Australia

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries through an internet connection it is not always practical to know in which country information about you may be held.

In any event, we may disclose personal information outside of Australia including, without limitation to the United States, Canada, the United Kingdom, the European Union and India. Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation described above that disclosed the information to the overseas organisation will not be responsible for that disclosure.

We will take reasonable steps to ensure that any overseas organisation that receives your personal information will comply with the Act.

If you do not provide personal information

If you do not provide your personal information to us, it may not be possible:

- to provide you with the product or service you have applied for. For example, if personal information is not disclosed to an insurer, it may not be able to process the Credit Provider's request for insurance. In that case, the Credit Provider will likely not be able to proceed with your application;
- for the Credit Provider or Originator to manage or administer the loan the lender makes to you;
- to verify your identity or protect against fraud; or
- in the case of the Credit Provider or Originator, to let you know about other products or services that might be suitable for your financial needs.

Information about other people

If you give us personal information about any other person in relation to the application for credit, the loan or any guarantee, you will advise the other person that:

- you have disclosed their personal information to us;
- we have collected their personal information to assess the application, to manage any loan you get from the Credit Provider and for any other purpose set out in this document;
- we may exchange this personal information with other organisations set out in this document;
- we handle their personal information in the same way as set out in this document and they can:
 - » access or request a copy of this privacy notice; or
 - » access the information we hold about them,
- by using the contact details for us in the Schedule; and

- you may not be able to get credit from the Credit Provider or we may not accept your application to act as a guarantor of a loan unless we obtain their personal information.

Accessing your Personal Information

You have the right to request access to any personal information that we hold about you. Any requests for access to your personal information should be made in writing to the Privacy Officer (specified below). You also have the right to request the correction of any personal information which relates to you that is inaccurate, incomplete or out-of-date.

If you require any further information about our management of personal information or have any queries or complaints, you should contact the relevant Privacy Officer for the relevant Organisation (specified in the Schedule).

Declaration and consent

- By signing this document you consent to:
- us obtaining information about you from a Credit Reporting Body: a) to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or b) to assess whether to accept you as a guarantor of the loan;
- us exchanging information about you with other credit providers to: assess the application; assess whether to accept you as a guarantor; assist you to avoid defaulting on your loan or your guarantee; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;
- if you are a joint applicant under the application for credit or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process the application and to administer your loan;
- us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about: a) the application and details of the obligations guaranteed or proposed to be guaranteed; b) your credit worthiness, credit capacity or credit history; and c) any other matter we decide is relevant to a potential guarantor or guarantor;
- if a Credit Provider, the loan servicer or Originator requests an insurer for LMI insurance, title insurance or trade insurance for the loan for which you applied, the Credit Provider, the loan servicer or the Originator disclosing to that insurer information about you for any purpose in connection with that insurance;
- us checking the details of the information you gave in the application for credit. They may contact any person you named in the application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with the application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging personal information about you with any person acting on your behalf (like a broker or a referrer) relating to processing the application and establishing and managing your loan or your guarantee;
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a state or territory government in relation to a First

Privacy notice and consent (continued):

- Home Owner Grant application you make. For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the schedule;
- a lender or the loan servicer disclosing your personal information to other organisations participating in securitising the lender's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files; and
- us using the information in the application to better understand and/or manage your relationship with us.

By signing this document, you also declare that you are over the age of 18 years and that the information contained in the application is true and correct in every particular respect and it is upon this basis that you make the application for credit or guarantee. You also confirm your agreement to the matters set out in this privacy notice and consent.

Schedule:

Credit Reporting Body

Equifax Pty Ltd - Public Access, Equifax Australia Information Services and Solutions Pty Limited
Address: GPO Box 964, North Sydney NSW 2059 Telephone: 1300 921 621 Online: www.mycreditfile.com.au Website: <https://www.equifax.com.au>
Equifax's credit reporting policy is set out at <http://www.equifax.com.au/privacy>

Including any other Credit Reporting Body that we notify to you in relation to your application for credit or guarantee or loan.

LMI Insurer

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305
Address: Level 26, 101 Miller St, North Sydney NSW 2060
Telephone: 1300655422 Website: www.genworth.com.au
Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>

Including any other LMI Insurer that we notify to you in relation to your application for credit or guarantee or loan.

Title Insurer

First American Title Insurance Company of Australia Pty Ltd
ACN 075 279 908
Address: Level 10, 309 George St, Sydney 2000 Telephone: 1300 362 178 Website: www.firsttitle.com.au Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

Including any other Title Insurer that we notify to you in relation to your application for credit or guarantee or loan.

Credit Provider

Australian Financial Services License 235129
Address: Level 2, 35 Clarence Street, Sydney NSW 2000
Telephone: (02) 9551 5000 Website: www.bnymellon.com.au
Its privacy policy is set out at <http://www.bnymellon.com/australia/en/privacy.html>
Email: compliance_australia_branch@bnymellon.com

Adelaide Bank a division of Bendigo and Adelaide Bank Limited
(ABN 11 068 049 178)
Australian Credit Licence 23787
PO Box 1048, Adelaide SA 5001
www.adelaidebank.com.au

Advantage Financial Services Pty Ltd (ABN 36 130 012 930) Level 10, 10 Collins Street, Melbourne VIC 3000
P: 03 8616 1600
www.advantedge.com.au

AFSH Nominees Pty Limited (and associated entities) (ABN 51 143 937 936)
Level 10, 101 Collins Street, Melbourne VIC 3000
P: 03 8616 1600
www.advantedge.com.au

AMAL Asset Management Pty Ltd (ABN 31 065 914 918) Level 9, 9 Castlereagh Street Sydney, NSW 2000
<https://www.amal.com.au>

Brighten Home Loans Pty Ltd (ACN 620 839 983)
Suite 3101, Level 31, Australia Square, 264 George Street, Sydney NSW 2000
P: 02 8880 6633
<https://brighten.com.au/privacy-policy>

Columbus Capital Pty Ltd (ABN 511 1953 1252)
Australian Credit Licence 337303
<http://columbuscapital.com.au>

FAI First Mortgage Pty Ltd (ABN 67 003 963 817)
Level 9, 45 Clarence Street, Sydney NSW 2000
www.homeloans.com.au

Homeloans Ltd (ABN 67 003 963 817)
Level 9, 45 Clarence Street, Sydney NSW 2000
www.homeloans.com.au

ING Bank (Australia) Limited (ABN 24 000 893 292)
60 Margaret St, Sydney NSW 2000
www.ing.com.au

La Trobe Financial Asset Management Limited (ACN 007 332 363; Australian Credit Licence 222213)
La Trobe Financial Services Pty Limited (ACN 006 479 527; Australian Credit Licence 392385)
La Trobe Financial Services Pty Limited Australian Credit Licence 392385 (ACN 006 479 527)

Labassa Capital Pty Ltd (ABN 70 628 950 149)
<https://www.labassa.com/privacy>

Privacy notice and consent (continued):

Macquarie Securitisation Limited (ACN 003 297 336)
Australian Credit Licence: 237863
1 Shelley Street, Sydney NSW 2000
<http://www.macquarie.com>

MKM Capital Pty Ltd (ACN 111 776 464; Australian Credit
Licence Number 391121)
<http://www.mkmcapital.com.au/about/privacypolicy>

Pepper Asset Finance Pty Ltd (ACN 165 183 317; Australian
Credit Licence 458899)

Pepper Finance Corporation Limited (ABN 51 094 317 647)

Pepper Group Pty Limited (ABN 55 094 317 665; Australian
Credit Licence 286655)
Telephone: 1800 737 737
PO Box 6186 North Sydney 2060
<http://www.pepper.com.au/privacy-policy>

Pepper Homeloans Pty Limited (ABN 86 092 110 079)

Permanent Custodians Limited
Australian Credit License: 235129
Australian Financial Services License: 235129
Address: Level 2, 35 Clarence Street, Sydney NSW 2000
Telephone: (02) 9551 5000
Website: www.bnymellon.com.au
Its privacy policy is set out at <http://www.bnymellon.com/australia/en/privacy.html>
Email: compliance_australia_branch@bnymellon.com

Permanent Mortgages Pty Limited (ACN 097 176 362),
Permanent Mortgages (No 2) Pty Limited (ACN 109 141 531);

Perpetual Ltd (ACN 000 431 827)
Level 6, 123 Pitt Street, Sydney NSW 2000
<https://www.perpetual.com.au/privacy-policy>

Perpetual Trustee Company Limited (ABN 42 000 001 007)
Level 12, 123 Pitt Street, Sydney NSW 2000
www.perpetual.com.au

Perpetual Trustee Victoria Limited (ABN 47 004 027 258) Level
28, 360 Collins Street, Melbourne VIC 3000
www.perpetual.com.au

Proviso Pty Ltd trading as BankStatements.com.au (ABN 89 166
277 845)
Telephone: 08 7122 9452
www.bankstatements.com.au/about/privacy
www.bankstatements.com.au/about/terms

RAFG Pty Ltd (CAN 628 356 669; Australian Credit Licence
512386)

Rate Money Pty Ltd (ABN 92 632 468 056)

Resimac Limited (ABN 67 002 997 935)
Level 9, 45 Clarence Street, Sydney NSW 2000
www.resimac.com.au

Sintex Consolidated Pty Limited
Australian Credit License 385129
Australian Financial Services License 385129
Address: Level 3, 458 Wattle Street, Ultimo NSW 2007
Telephone: (02) 9278 9700 Website: www.sintex.com.au
Its privacy policy is set out at
<http://www.sintex.com.au/files/online-privacy>
Email: privacy@sintex.com.au
Note: Sintex Consolidated Pty Ltd is the trust manager and
servicer

Think Tank Group Pty Ltd (ABN 75 117 819 084)
https://www.thinktank.net.au/app/uploads/2015/12/Thinktank_Loan_Privacy_Policy_140325.pdf

Well Nigh Capital Funding No 1 Pty Ltd (ABN 17 603 911 995)

ORDE Mortgage Custodian Pty Ltd (and associated entities) (ACN
638 083 548)
Level 3, 162 Collins St, Melbourne, VIC 3000
Tel: 03 8657 2500

Originator

Infinity Capital Mortgage Management
Pty Ltd Australian Credit License 528727
Address: Suite 34.02, Level 34 201 Elizabeth St Sydney NSW 2000
Telephone: 02 8029 0408
Email: info@icmm.com.au

Privacy notice and consent (continued):

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems and services for the purpose of confirming my identity.

Applicant 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Applicant 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Guarantor 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Guarantor 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>