

BETTER CHOICE HOME LOANS TRAIL BOOK APPLICATION FORM



Phone: 1300 334 336
Fax: 1300 434 336
Email: scenarios@betterchoice.com.au
Website: www.betterchoice.com.au
Office: Level 5, 50 Cavill Avenue Surfers Paradise QLD 4217
Postal: PO Box 845 Surfers Paradise QLD 4217

This form will be emailed to:
Applications@betterchoice.com.au

COVER PAGE

INTRODUCER USE ONLY

Aggregator:	<input type="text"/>	Introducer Number:	<input type="text"/>
Introducer Company:	<input type="text"/>	<input type="checkbox"/> ACL# or <input type="checkbox"/> CRN#:	<input type="text"/>
Introducer Name:	<input type="text"/>	<input type="checkbox"/> ACL# or <input type="checkbox"/> CRN#:	<input type="text"/>
Introducer Mobile Ph:	<input type="text"/>	Introducer Email:	<input type="text"/>

PRODUCT DETAILS

Product Name:	<input type="text"/>	Loan Term:	<input type="text"/>
Loan Amount:	<input type="text"/>	Indicative Interest Rate:	<input type="text"/> % <input type="checkbox"/> Variable <input type="checkbox"/> Term Loan

Specify full purpose and funding table:

LOAN APPLICATION

PERSONAL PARTICULARS TO BE COMPLETED BY ALL INDIVIDUAL BORROWERS OR GUARANTORS

APPLICANT 1		BORROWER	GUARANTOR	
Surname:	Other Names:	Title: Mr/Mrs/Ms		
Marital Status:	No. of Dependents:	Age of Dependents:		
Drivers Licence #:	Date of Birth:	Email: <i>(required for internet banking)</i>		
Mobile:	Telephone - BH:	AH:		
EMPLOYMENT				
Employer:	Employer Phone:			
Employer Address:				
Employment Type: <i>(FT, PT, Casual, Self Employed, Other)</i>	Occupation:			
Period of Employment: <i>(If less than 3 years, please provide previous employment)</i>	Net Annual Income (after tax):	Probation:	Yes No	
Previous Employer:				
Previous Occupation:	Period			
ADDRESS				
Present Address:				
Suburb:	State:	Postcode:		
Period at Address:	<i>(If less than 3 years, please provide previous address)</i>	Is address to remain unchanged after settlement?	Yes No	
Previous Address:				
Suburb:	State:	Postcode:		
Period at Previous Address:	Permanent Australian Resident Status:	Yes	No	
Mailing Address if different from above:				
NEAREST RELATIVE (NOT LIVING WITH YOU)				
Name:	Relationship:			
Present Address:				
Suburb:	State:	Postcode:		
Mobile:	Telephone - BH:	AH:		
Applicant's Mothers Maiden Name:	Spouses Full Name:			

APPLICANT 2		BORROWER	GUARANTOR	
Surname:	Other Names:	Title: Mr/Mrs/Ms		
Marital Status:	No. of Dependents:	Age of Dependents:		
Drivers Licence #:	Date of Birth:	Email: <i>(required for internet banking)</i>		
Mobile:	Telephone - BH:	AH:		
EMPLOYMENT				
Employer:	Employer Phone:			
Employer Address:				
Employment Type: <i>(FT, PT, Casual, Self Employed, Other)</i>	Occupation:			
Period of Employment: <i>(If less than 3 years, please provide previous employment)</i>	Net Annual Income (after tax):	Probation:	Yes No	
Previous Employer:				
Previous Occupation:	Period			
ADDRESS				
Present Address:				
Suburb:	State:	Postcode:		
Period at Address:	<i>(If less than 3 years, please provide previous address)</i>	Is address to remain unchanged after settlement?	Yes No	
Previous Address:				
Suburb:	State:	Postcode:		
Period at Previous Address:	Permanent Australian Resident Status:	Yes	No	
Mailing Address if different from above:				
NEAREST RELATIVE (NOT LIVING WITH YOU)				
Name:	Relationship:			
Present Address:				
Suburb:	State:	Postcode:		
Mobile:	Telephone - BH:	AH:		
Applicant's Mothers Maiden Name:	Spouses Full Name:			

CORPORATE BORROWERS TO BE COMPLETED BY ALL CORPORATE BORROWERS

Name of Company / Trust :		BORROWER	GUARANTOR	
Name of Trustee/s:	1.	2.	3.	4.
Trading Address:	Suburb:		State:	Postcode:
Registered Address:	Suburb:		State:	Postcode:
ACN / ABN:	Date of Incorporation:	Place of Incorporation:	Phone	
Principal Activity:				
Name of Directors:	1.	2.	3.	4.

LOAN APPLICATION

STATEMENT OF POSITION

ASSETS (Not including New Property)

Value

Home - Address:

Other Property - Address:

Other Property - Address:

Other Property - Address:

Cars:

Caravan / Boat / Motor Bike:

Superannuation:

Cash / Savings / Deposit Paid

Shares, Bonds, etc:

Furniture:

Other Assets:

Other Assets:

Total Assets:

Net Worth (Assets - Liabilities)

LIABILITIES

Mthly Payments

Total Owing/
Limited*

Tick if
being
refinanced

Tick if
Interest
Only

Home Loan:
Lender

Other Mortgage:
Lender

Other Mortgage:
Lender

Other Mortgage:
Lender

Personal Loans:
Lender

Personal Loans:
Lender

Credit Cards:
Limit

Provider

Limit

Provider

Store Card:
Limit

Provider

Lease/Hire Purchase:
Lender

HECS-HELP:

Line of Credit:
Lender

Loan as Guarantor:
Lender

Overdraft:
Lender

Term Loan:
Lender

Unsecured Loan:
Lender

Other Loan:
Lender

Outstanding Taxation:

Total Payments / Liabilities

Please provide details if you share these outgoings with another person,

VERIFICATION OF IDENTITY - INDIVIDUAL

KNOW YOUR CUSTOMER - INDIVIDUAL - IDENTIFICATION DOCUMENTS

APPLICANT 1 (Tick those that have been sighted and attach copies to this form)

Primary Photographic Documents (Note: must show a clear photograph)

- Current Australian Drivers Licence
- Australian passport (current or expired by no more than 2 years)
- Current foreign passport (English translation from an accredited translator if not in English)
- Current Australian state or Territory photo ID card
- Current national identity card with photo & signature

If you are unable to present one of the primary photographic documents you can present a non-photographic document PLUS a secondary document to meet your identification requirements.

Primary non - photographic documents

- Birth Certificate (English translation from an accredited translator if not in English)
- Birth extract issued by Australian State or Territory
- Australian Citizenship Certificate
- Pension card issued by Centrelink
- Financial benefits notice (less than 12 months old)
- Health Care Card issued by Centrelink or Department of Veterans' Affairs
- Electoral enrolment card or other evidence of enrolment (less than 2 years)
- Records held under law relating to land titles

Secondary Identification Documents

- Commonwealth, State or Territory Citizenship/ Financial Benefits Notice (less than 12 months)
- A notice issued by the Australian Taxation Office (less than 12 months old)
- A notice which is issued by a local government body or utilities provider within the previous 3 months that records the provision of services to that address or to that person (must contain the individual's name and residential address)
- Record of employment (less than 2 years old)

Politically Exposed Person (PEP)

A Politically Exposed Person (PEP) is an individual, immediate family member or close associate of an individual who holds, or has held, a prominent public position (either domestically or internationally) in a government body or international organisation. For example, heads of State or head of a country or government, government minister or equivalent senior politician, judicial or high ranking military officials, senior foreign representatives or Directors, Chief Executive Officer or Chief Financial Officer or a position with comparable influence, in an international organisation.

Does the applicant believe they are, or have previously been, a Politically Exposed Person?

Yes No

The applicant understands they must inform us as soon as practicable in the event they believe their Politically Exposed Person status has changed.

Yes No

Identification Check Results (To be completed by Interviewer)

I confirm that the identification is true identification of:			
Documentation provided is current or within acceptable timeframes	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date: _____
Photographic documentation is a reasonable likeness of the individual	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Place where customer identification was held _____
Photographic verification was carried out by me	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Verification against primary photographic documentation was not possible because (state reason) _____			
Result of Check			
Has verification been achieved	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Name of Authorised Party/Broker _____ Signature of Authorised Party _____
Address of Authorised Party/Broker _____			
I can confirm that nothing in my dealings with the customer have raised any suspicions about the proposed loan.			
This is a true copy of an original document provided.			

APPLICANT 2 (Tick those that have been sighted and attach copies to this form)

Primary Photographic Documents (Note: must show a clear photograph)

- Current Australian Drivers Licence
- Australian passport (current or expired by no more than 2 years)
- Current foreign passport (English translation from an accredited translator if not in English)
- Current Australian state or Territory photo ID card
- Current national identity card with photo & signature

If you are unable to present one of the primary photographic documents you can present a non-photographic document PLUS a secondary document to meet your identification requirements.

Primary non - photographic documents

- Birth Certificate (English translation from an accredited translator if not in English)
- Birth extract issued by Australian State or Territory
- Australian Citizenship Certificate
- Pension card issued by Centrelink
- Financial benefits notice (less than 12 months old)
- Health Care Card issued by Centrelink or Department of Veterans' Affairs
- Electoral enrolment card or other evidence of enrolment (less than 2 years)
- Records held under law relating to land titles

Secondary Identification Documents

- Commonwealth, State or Territory Citizenship/ Financial Benefits Notice (less than 12 months)
- A notice issued by the Australian Taxation Office (less than 12 months old)
- A notice which is issued by a local government body or utilities provider within the previous 3 months that records the provision of services to that address or to that person (must contain the individual's name and residential address)
- Record of employment (less than 2 years old)

Politically Exposed Person (PEP)

A Politically Exposed Person (PEP) is an individual, immediate family member or close associate of an individual who holds, or has held, a prominent public position (either domestically or internationally) in a government body or international organisation. For example, heads of State or head of a country or government, government minister or equivalent senior politician, judicial or high ranking military officials, senior foreign representatives or Directors, Chief Executive Officer or Chief Financial Officer or a position with comparable influence, in an international organisation.

Does the applicant believe they are, or have previously been, a Politically Exposed Person?

Yes No

The applicant understands they must inform us as soon as practicable in the event they believe their Politically Exposed Person status has changed.

Yes No

Identification Check Results (To be completed by Interviewer)

I confirm that the identification is true identification of:			
Documentation provided is current or within acceptable timeframes	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Date: _____
Photographic documentation is a reasonable likeness of the individual	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Place where customer identification was held _____
Photographic verification was carried out by me	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Verification against primary photographic documentation was not possible because (state reason) _____			
Result of Check			
Has verification been achieved	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Name of Authorised Party/Broker _____ Signature of Authorised Party _____
Address of Authorised Party/Broker _____			
I can confirm that nothing in my dealings with the customer have raised any suspicions about the proposed loan.			
This is a true copy of an original document provided.			

(To be signed by the Mortgage Manager: Authorised Party

We have complied with the requirements of the AML/ CTF legislation)

APPLICANT DECLARATION

Yes No

I/We understand the terms, conditions and instructions given on this application form. I/We declare that all the information given in this application is true and correct and will remain so unless notified otherwise in writing. I/We further respond to the following question from the lender:

I/We confirm that I/we are currently meeting our existing financial commitments without financial hardship:

- 1. Have you or the co-applicant ever had a judgement entered against you, ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors or entered into a scheme arrangement with your creditors?
If yes, please provide details (including bankruptcy discharge date):
2. Have you or the co-applicant ever been shareholders or officers of any company of which a manager or receiver and/or liquidator has been appointed?
3. Have you or the co-applicant or any company with which your were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale?
4. Is there any unsatisfied judgement entered in any courts against you, the co-applicant or any company of which you or the co-applicant are or were a shareholder or officer?
5. Has any part of the deposit or the balance due above this loan been obtained from borrowings?
6. Has any application in respect of this loan been submitted by you or any other person to any other lender? Specify Lender
7. Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years?
8. Are you a Guarantor for any other loan?
9. Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses in the next 5 years? If yes, advise how you intend to meet future repayments.
10. Have you or the co-applicant had any difficulties in meeting your debt commitments in the past 2 years?

The undersigned hereby applies for the loan described herein and to be secured by a mortgage on the property described herein, the undersigned hereby confirms that if the application has been completed by any other person, it was done on their authority and that they have read all the details inserted and represent that all statements made in this application are true and made for the purpose of obtaining the loan. Verification may be obtained from any source named herein.

The undersigned agrees to support this application with a valuation of the subject property by a qualified valuer selected by the Mortgage Manager and/or its Credit Providers and/or Mortgage Insurers at the expense of the undersigned and without implied obligation on the part of the Mortgage Manager and/or its Credit Providers and/or its Mortgage Insurers.

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. The undersigned further agrees to pay all necessary expenses, including legal costs, incurred in obtaining this loan. It is agreed that by accepting this application the Mortgage Manager and/or its Credit Providers and/or its Mortgage Insurers are not obliged to grant a loan. We note that the mortgage property will require general insurance coverage against hazards at least equal to the value of the property improvements. Such insurer will be acceptable to the Mortgage Manager, its Credit Providers and Mortgage Insurers, who have sole discretion of rejection without grounds. The undersigned's Solicitor or agent is authorised to accept notice on behalf of the undersigned.

I/We declare that I/We, the undersigned, am/are over the age of 18 at the time of execution of this application. I/We acknowledge that initial and ongoing fees may be paid by the Mortgage Manager, its Credit Providers and Insurers to any party for loan processing on our behalf. I/We the undersigned authorise the Mortgage Manager to make any inquiries in relation to this application the Mortgage Manager considers necessary. I/We the undersigned further acknowledge that any adviser, broker, agent or other person who introduces the Borrower to the Mortgage Manager is not an agent of the Mortgage Manager and does not have the authority to bind the Mortgage Manager or to vary the terms of the loan.

LOAN PURPOSE CHECKLIST

It is possible that your proposed loan may be regulated by the National Credit Code. The National Credit Code applies where:

- a. credit is approved under a contract;
b. the borrower (debtor/mortgagor) is an individual (i.e. natural person) or strata corporation ordinarily resident in Australia and/or its territories; and
c. the credit is provided or intended to be provided wholly or predominantly : (i) for personal, domestic or household purposes; or (ii) to purchase, renovate or improve residential property for investment purposes; or (iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

PART A

- 1. Are any of the borrowers natural Persons as described above? Yes No
2. Are any of the borrowers a corporation? Yes No
3. Are any of the borrowers a strata corporation (i.e. corporation incorporated under strata legislation, or whose issued shares confer a right to occupy land for residential purposes?) Yes No

PART B

Table with 4 columns: Specify purpose, Amount, Code, Non Code. It contains four rows for specifying loan purposes.

PART C

Is the loan a Code loan? Yes No

It is a Code loan where, in Part B, the total for Code is greater than the total for non-Code. All amounts sought for a corporation borrower (other than a strata corporation) count as non-Code. If you believe the proposed loan is NOT a Code loan, then you must complete the Declaration as to Purpose of Credit on Page 11.

Important Notice: If you declare that the credit to be provided by the credit provider is to be applied for wholly or predominantly for:

- business purposes; or
• investment purposes other than investment in residential property

But the lenders subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and/or arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower/s.

Signature lines for Applicant/Guarantor Name and Date, repeated twice.

LOAN APPLICATION

DECLARATION AS TO PURPOSE OF CREDIT

*Please Read Carefully

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

Please cross applicable box

Acc1/Split 1

Acc2/Split 2

Acc3/Split 3

Acc4/Split 4

IMPORTANT

You should only sign this declaration if 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

Applicant/Guarantor Name:

Date:

Signature

Applicant/Guarantor Name:

Date:

This declaration must be signed by all Borrowers for it to be effective.

JOINT NOMINATION FORM

This form may be signed by joint borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan (so that they don't have to each receive their own copy of any notices and other documents).

PLEASE NOTE: each debtor, mortgagor or guarantor is entitled to receive a copy of any notice or other document under the National Credit Code.

PLEASE NOTE: by signing this nomination form, the debtor, mortgagor or guarantor is giving up the right to be provided with information direct from the lender, and nominate one of you to receive this information.

Nomination:

I/We nominate _____ to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Please only sign below if you each reside at the same address and each wish to nominate one of you. Only a person who is a borrower may be the person nominated.

PLEASE NOTE: any person who has signed this form can advise the lender at any time in writing that the person wishes to cancel the nomination. Following any cancellation, the lender will from then on provide each joint Borrower with their own separate copy of any notice or other document under the National Credit Code.

The lender may charge an additional service fee for documents or notices that must be sent separately to individual borrowers.

We consent to notices and other documents under the National Credit Code being sent jointly to us at (address for service)

Address:

Suburb:

State:

Postcode

Signature

Applicant/Guarantor Name:

Date:

Signature

Applicant/Guarantor Name:

Date:

PRIVACY NOTICE & CONSENT

This privacy notice and consent relates to an application (the application) you make to a mortgage manager for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations or your loan or a guarantee of the loan. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

The mortgage manager will submit the application to a credit provider to consider. If the credit provider approves the application, it may seek lender's mortgage insurance (LMI) cover from a lender's mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

PRIVACY NOTICE

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

ORGANISATIONS THAT COLLECT INFORMATION ABOUT YOU

This privacy notice and consent covers the organisations that may collect information about you relating to the application or your loan or a guarantee of the loan that are listed in the Schedule. Each of those organisations is described below separately as "we" and "us". The LMI insurers and the title insurer are described together below as "insurers".

HOW INFORMATION IS COLLECTED FROM YOU

We will collect information about you from you directly whenever we can. Most information will be collected from the application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in the application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the credit provider for your loan. The terms of this notice and the LMI insurer's Privacy Policy and Credit Reporting Policy will apply to the collection, use and disclosure of that information.

HOW INFORMATION IS COLLECTED FROM OTHER SOURCES

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we obtain information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information) from a credit reporting body for any purpose described below;
- we obtain information about your loan or a guarantee of the loan from another organisation described above;
- we can't get hold of you and we rely on publicly available information to update your contact details;
- we check property, you offer as security, through public registers or our service providers; or
- we exchange information with your legal or financial advisers or other representatives.

WHEN THE LAW AUTHORISES/REQUIRES COLLECTION OF INFORMATION

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

We or the lender may verify your identity via electronic means.

HOW YOUR INFORMATION MAY BE USED

The credit provider or the mortgage manager may use information about you for purposes including:

- Giving you information about loan products or related services;
- Considering whether you are eligible for a loan or any related service you requested;
- Processing the 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;
- Identifying you;
- 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;
- 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 law, regulation or codes binding it; and
- Any purpose to which you have consented.

You can let the credit provider or the mortgage manager know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable. Also, the credit provider or the mortgage manager may use credit information about you to:

- 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 information about you:

- to decide whether to insure a lender 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 lender 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 Privacy Act 1988 and 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 the credit provider 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; and
- for any other purpose under the contract between the credit provider and the title insurer.

WHAT HAPPENS IF YOU DON'T PROVIDE INFORMATION

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if 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 may not be able to assess this application;
- for the credit provider or a mortgage manager to manage or administer the loan the credit provider makes to you;
- verify your identity or protect against fraud; or
- in the case of the credit provider or mortgage manager, to let you know about other products or services that might be suitable for your financial needs.

SHARING YOUR INFORMATION

SHARING WITH OTHER ORGANISATIONS

We use and share information about you with other organisations described above for the purposes described above.

SHARING WITH RELATED COMPANIES

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

SHARING WITH YOUR REPRESENTATIVES AND REFEREES

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers or real estate agents); and
- your referees, such as your employer, to confirm details about you.

SHARING WITH CREDIT REPORTING BODIES

We may disclose information about you to a credit reporting body in relation to the application or your loan or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other credit providers) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other credit providers.

SHARING WITH THIRD PARTIES

We may disclose information about you to third parties, in relation to: considering the application; administering your loan; exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the credit provider relating to your loan or the loan you guarantee. Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions, like banks;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including re-insurers and underwriters, credit providers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- payment system operators to allow us to investigate or correct payments on your loan; and
- service providers (including data consultants and IT contractors).

The credit provider or mortgage manager may disclose your personal information and credit related personal information, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop the credit provider's business systems, procedures and technology infrastructure;
- organisations that produce cards, cheque books or statements for the credit provider in relation to your loan or the loan you guarantee;
- organisations that assist the credit provider with product planning, research and development; and
- mailing houses and telemarketing agencies that assist the credit provider to communicate with you.

PRIVACY NOTICE & CONSENT

SHARING OUTSIDE OF AUSTRALIA

QBE may disclose information about you to related companies situated in the Philippines. Genworth may disclose information about you to related companies situated in the USA, Canada or the United Kingdom. RESIMAC may disclose information about you to related companies situated in New Zealand.

The title insurer or its related entities may disclose information about you to related companies situated in the USA, Malaysia or India.

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 via an internet connection, it's not always practicable to know in which country information about you may be held.

We may disclose information about you to overseas entities including in the Philippines, Asia-Pacific, European Union, United Kingdom, Canada or the United States of America. More information on overseas disclosure may be found in our Privacy Policy.

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.

Each credit provider and service provider:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia

ACCESSING YOUR INFORMATION

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy and our Credit Reporting Policy, available by contacting us. Please see our contact details in the schedule.

CORRECTING YOUR INFORMATION

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information and credit eligibility information) by reading our Privacy Policy and our Credit Reporting Policy, available by contacting us. Please see our contact details in the schedule.

COMPLAINTS

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including about a breach of credit reporting laws by us) and how we will deal with a complaint, by reading our Privacy Policy and our Credit Reporting Policy, available by contacting us. Please see our contact details in the schedule.

PRIVACY POLICY AND CREDIT REPORTING SCHEDULE

You can find out more about how we manage information about you by reading our Privacy Policy and our Credit Reporting Policy, both available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of that policy at our website address set out in the schedule

CONSENT

By signing this form, you consent to:

- us obtaining information about you from a credit reporting body;
- 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
- 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 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:
- the application and details of the obligations guaranteed or proposed to be guaranteed;
- your credit worthiness, credit capacity or credit history; and
- any other matter we decide is relevant to a potential guarantor or guarantor;
- if the credit provider or mortgage manager requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the credit provider or the mortgage manager 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. 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 information (including credit eligibility 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 Home Owner Grant application you make.
- the credit provider disclosing your credit eligibility information to other organisations participating in securitising the credit provider'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.
- for more information, please see the privacy notice above and our privacy policy and credit reporting policy, available by contacting us. Please see the contact details in the schedule.

INFORMATION ABOUT OTHER PEOPLE

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to the application or a loan you get from the credit provider to us, you will let that other person know that:

- we have collected their information to assess the application, to manage any loan you get from the credit provider and for any other purpose set out in the privacy notice above;
- we may exchange this information with other organisations set out in that privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can:

- access or request a copy of that privacy policy or 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 information.

MORE ABOUT THE CREDIT REPORTING BODY WE USE

CONTACT DETAILS

We may give information about you to one or more credit reporting bodies in relation to the application or your loan. Currently, we deal with Equifax Pty Ltd. Equifax's contact details are in the schedule. Equifax has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Equifax's website set out in the schedule.

IF YOU THINK YOU HAVE BEEN THE VICTIM OF A FRAUD

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

IF YOU DON'T WANT YOUR INFORMATION USED BY THEM FOR DIRECT MARKETING/ PRE SCREENING PURPOSES

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

PROVIDING YOUR PERSONAL INFORMATION TO A MORTGAGE INSURER

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information.

The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.

The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person.

The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.

The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.

The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.

The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Each Insurer has a Privacy and Credit Reporting Policy which contains information about:

- a. how you can access and seek correction of your information held by the Insurer;
- b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- c. how the Insurer will deal with a complaint.

Each policy available on the Insurer's website or by contacting them.

PRIVACY NOTICE & CONSENT

SCHEDULE

1. In this Notice, the "Credit Provider" means each and every one of the following organisations (whether acting individually or together)

Better Choice Home Loans Pty Ltd

ABN 79 095 728 868, Australian Credit Licence 378333, Level 5, 50 Cavill Avenue Surfers Paradise QLD 4217 telephone 1300 334 336. Its privacy policy is set out at www.betterchoice.com.au/privacy-policy or by telephoning the above number.

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited.

ABN 11 068 049 178 Australian Credit Licence 237879, 80 Grenfell Street, Adelaide SA 5000 telephone 1300 65 22 20. Its privacy policy is set out at www.adelaidebank.com.au/policies/privacy-policy/ and its Credit Reporting Policy is set out at www.adelaidebank.com.au/policies/credit-reporting-policy/ or can be obtained by telephoning the above number

Advantaged Financial Services Pty Ltd

ACN 130 012 930 Australian Credit Licence 391202, Level 10, 101 Collins Street, Melbourne VIC 3000 telephone (03) 8616 1000. Its privacy policy is set out at www.advantagedge.com.au/privacy or by telephoning the above number.

AFSH Nominees Pty Ltd

ACN 143 937 437, Level 10, 101 Collins Street, Melbourne VIC 3000 telephone (03) 8616 1000. Its privacy policy is set out at www.advantagedge.com.au/privacy or by telephoning the above number.

Bananacoast Community Credit Union Ltd

ABN 50 087 649 750 Australian Credit Licence 241077 PO Box 1563 Coffs Harbour NSW 2450 telephone 1300 228 228. Its Privacy Policy is set out at www.bcu.com.au/privacy-policy or by telephoning the above number

BNK Banking Corporation Limited T/AS Goldfields Money

ABN 63 087 651 849 Australian Credit Licence/AFSL 246884 14/191 St Georges Terrace, Perth WA 6000. Telephone 1300 464 465 Privacy policy is set out at www.goldfieldsmoney.com.au.

ING Bank (Australia) Limited

ABN 24 000 893 292, 60 Margaret Street, Sydney NSW 2000 telephone 133 464. Its privacy policy is set out at www.ing.com.au/privacy.html or by telephoning the above number

La Trobe Financial Asset Management Ltd

ACN 007 332 363, ACL 222213, Level 25, 333 Collins Street, Melbourne VIC 3000 telephone 13 80 10. Its privacy policy can be obtained via www.latrobefinancial.com.au/home/privacy-policy or by telephoning the above number

La Trobe Financial Services Pty Ltd

ACN 006 479 527, ACL 392385, Level 25, 333 Collins Street, Melbourne VIC 3000 telephone 13 80 10. Its privacy policy can be obtained via www.latrobefinancial.com.au/home/privacypolicy by telephoning the above number.

MKM Capital Pty Ltd

ABN 73 111 776 464, ACL 391121, Australian Credit Licence 39221, Level 14, Suite 1403, 1 Queens Road, Melbourne VIC 3004 telephone 1300 762 151. Its privacy policy is set out at www.mkmcapital.com.au/privacy-policy/ or by telephoning the above number

Origin Mortgage Management Service Pty Ltd

ACN 601 349 071 on behalf of Columbus Capital Pty Ltd ACN 119 531 252. Australian Credit Licence 337303. Level 12, 77

Castlereagh Street Sydney NSW 2000, telephone 1300 767 023, Its privacy policy is set out at www.originmms.com.au/privacy-policy

Pepper Group Pty Ltd (and its affiliates)

Australian Credit Licence No 286655 ABN 55 094 317 665 PO Box 6186, North Sydney NSW 2060 telephone 1300 650 931.

Its privacy policy is set out at www.pepper.com.au/privacy-policy or by telephoning the above number

Permanent Custodians Limited

ABN 55 001 426 384 Level 2, 2 Blight Street Sydney NSW 2000 telephone (02) 9260 6000. Its privacy policy is set out at www.bnymellon.com/au/en/ or by telephoning the above number.

Perpetual Corporate Trustee Limited

ABN 99 00 341 533, AFSL 392673, Level 18, 123 Pitt Street Sydney NSW 2000 telephone 1800 631 381. Its privacy policy is set out at www.perpetual.com.au/privacy-policy or by telephoning the above number.

Perpetual Trustee Company Limited

ABN 42 000 001 007 AFSL 236643 Level 18, 123 Pitt Street Sydney NSW 2000 telephone (02) 9229 9000. Its privacy policy is set out at www.perpetual.com.au/privacy-policy or by telephoning the above number

Perpetual Trustees Victoria Limited

ABN 47 004 027 258, Level 28 & 29, 525 Collins Street Melbourne VIC 3000 telephone (03) 8628 0400. Its privacy policy is set out at www.perpetual.com.au/Privacy-Policy or by telephoning the above number.

RedZed Lending Solutions

ABN 31 123 588 527 Australian Credit Licence

311128, GPO Box 1693 Melbourne VIC 3001 telephone 1300 722 462. Its privacy policy is set out at redzed.com/privacy-policy or by telephoning the above number.

RESIMAC Limited

ABN 67 002 997 935 Australian Credit Licence 247283, Level 9, 45 Clarence Street, Sydney NSW 2000 Telephone 1300 764 447 It's privacy policy is set out at www.resimac.com.au/privacy or by telephoning the above number.

Sandhurst Trustee Limited

ABN 16 004 030 737 Australian Credit Licence 237906, Level 5, 120 Harbour Esplanade Docklands VIC 3008 telephone 1800 803 173. Its privacy policy is set out at www.sandhursttrustees.com.au/policies/privacy-policy/ or by telephoning the above number.

Sintex Consolidated Pty Limited

ABN 75 065 917 535 Australian Credit Licence 385129 Level 3, 458 Wattle Street Ultimo NSW 2007 Telephone (02) 9278 9700 It's privacy policy is set out at loanworks.com.au/privacy-policy-lending/ or by telephoning the above number.

Thinktank Group Pty Ltd

ABN 75 117 819 084 Level 24, 101 Miller Street North Sydney NSW 2060 telephone 1300 781 043. Its privacy policy is set out at www.thinktank.net.au

2. In this Notice the "Mortgage Manager" means each and every one of the following organisations (whether acting individually or together):

Better Choice Home Loans Pty Ltd

ABN 79 095 728 868, Australian Credit Licence 378333 Level 5, 50 Cavill Avenue Surfers Paradise QLD 4217. Telephone 1300 334 336. Its privacy policy is set out at www.betterchoice.com.au/privacy-policy or by telephoning the above number.

3. In this Notice the "Insurer" means each and every one of the following organisations (whether acting individually or together):

First American Title Insurance Company of Australia Pty Ltd

ABN 64 075 279 908, Level 1, 799 Pacific Highway, Chatswood NSW 2067 Telephone 1800 045 738. Its privacy policy is set out at www.firsttitle.com.au/contents/privacy-policy or by telephoning the above number.

First Mortgage Services Pty Ltd (FMS)

ABN 49 110 202 429, Level 1, Tower B, 799 Pacific Highway Chatswood NSW 2067 Telephone 1300 360 757. Its privacy policy is set out at www.firstms.com/contents/privacy-policy or by telephoning the above number.

Genworth Financial Mortgage Insurance Pty Ltd

ABN 60 106 974 305, Level 26, 101 Miller Street, North Sydney 2060 Telephone 1300 655 422. It's privacy policy is set out at www.genworth.com.au/privacy-policy or by telephoning the above number.

QBE Lenders' Mortgage Insurance Ltd

ABN 70 000 511 071, Level 5, 2 Park Street Sydney NSW 2000 Telephone 1300 367 764. It's privacy policy is set out at www.qbe.com/lmi/about/governance/privacy-policy or by emailing customer-care@qbe.com or telephoning the above number

4. In this Notice the "Credit Reporting Body" means each and every one of the following organisations (whether acting individually or together):

Equifax Pty Ltd

PO Box 964 North Sydney NSW 2059 Telephone 13 83 32 It's privacy policy is set out at www.equifax.com.au/privacy or by writing to the above address

Illion

PO Box 7405 St Kilda Road, Melbourne VIC 3004 Telephone 13 23 33. illion.com.au It's privacy policy is set out at www.illion.com.au/privacy-policy or by telephoning the above number

Experian Australia

Level 20, 101 Miller Street North Sydney, NSW 2060 Telephone 1300 783 684 It's privacy policy is set out at www.experian.com.au/privacy-policy-terms-conditions or by telephoning the above number

5. In this Notice the "Third Party Service" means each and every one of the following organisations (whether acting individually or together):

TIS National

Privacy Matters: GPO Box 241, Melbourne VIC 3001

SIGNATURE OF APPLICANT / GUARANTOR

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct even if the information is not in my/our own handwriting and it is upon this basis that I/we make this application for credit. I/we Understand and acknowledge that Better Choice Home Loans Pty Ltd recommends that each of them seeks independent legal or other financial advice prior to entering into any credit contract that the credit provider may offer to the applicant(s) as a result of this application or any related guarantee. I/we understand that the submission of this application does not constitute an acceptance to lend to me/us. I/we also confirm our agreement to the matters set out above.

Signature Applicant/Guarantor Name Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service? Yes No

Signature Applicant/Guarantor Name Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service? Yes No

Signature Applicant/Guarantor Name Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service? Yes No

Signature Applicant/Guarantor Name Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service? Yes No