

# Principal Increase Application and Offer

## Broker Details

Mortgage Manager name:

Broker mobile:

Consultant name:

Div Code:

Email address:

## Eligibility Criteria

Is the loan eligible for a Principal Increase or is a separate application form required?

Is the loan to be increased:

1. On a fixed rate or discount variable period?	Yes	No
2. On or requiring progress payment?	Yes	No
3. A current Bridging Finance/Go Between loan?	Yes	No
4. Changing or discharging borrowers and/or securities?	Yes	No
5. Requiring a Deed of Priority (subsequent mortgage)?	Yes	No
6. Requiring refinance or consolidation of external debts to meet serviceability tests?	Yes	No
7. Not currently mortgage insured but LMI is now required?	Yes	No
8. Did the loan settle prior to September 1996?	Yes	No
9. Subject to capitalised repayments?	Yes	No

If you answered Yes to any of the above STOP - a standard loan application form is required, as the customer is not eligible for a Principal Increase.

**Note:** If the loan to be increased is associated with an Equity Finance Mortgage (EFM)<sup>®</sup> please ensure the increase amount is allowed under the EFM refinancing formula. Use the Net Surplus Calculator to determine this value, then complete the EFM application form for consent to internal refinance/ Principal Increase in addition to this form.

### Reduced Documentation Requirements for Principal Increase and Offer

**PAYG applicants**

**Full time and permanent part time**

**- One of the following:**

- Current payslip showing YTD figures; OR
- Employment contract or letter from employer; OR
- Income statement from MyGov.au website with current Financial Year Income Statement 'Year to date' pay information, no older than 45 days old.

**Self Employed (Sole Trader)**

Most recent personal tax return with the most recent Notice of Assessment no older than 18 months.

**Self Employed (Partnership, Company or Trust)**

- Most recent company or business tax return and financials no greater than 18 months old; and
- Each borrower must also provide their recent tax returns with the most recent Notice of Assessment no older than 18 months.

\*For all other **mandatory supporting document requirements**, and including other Income Types please refer to "Supporting Document Checklist".

## Existing loan/personal details

Loan to be increased:

Customer number:

Ledger:

(e.g. YX01, RX01)

Customer 1

Full name:

Customer number:

Marital Status:

Permanent Australian resident?

Yes

No

Number of people in household:

No. of adults:

No. of dependents:

Age of dependents:

Residential address (PO Box is not acceptable):

Suburb:

State:

Postcode:

At current address since:

Month

Year

Current residential status: Please tick applicable box (✓)

Rent

Home owned

Home mortgaged

Board

Other:

Home telephone:

Silent:

( )

Yes

No

Work telephone:

Mobile:

( )

Email:

Have you ever been declared bankrupt or had any judgements of defaults issued against you by a Court or Tribunal?

Yes

No

If Yes, what was your bankruptcy discharge date?

/ /

Customer 2

Full name:

Customer number:

Marital Status:

Permanent Australian resident?

Yes

No

Number of people in household:

No. of adults:

No. of dependents:

Age of dependents:

Residential address (PO Box is not acceptable):

Suburb:

State:

Postcode:

At current address since:

Month

Year

Current residential status: Please tick applicable box (✓)

Rent

Home owned

Home mortgaged

Board

Other:

Home telephone:

Silent:

( )

Yes

No

Work telephone:

Mobile:

( )

Email:

Have you ever been declared bankrupt or had any judgements of defaults issued against you by a Court or Tribunal?

Yes

No

If Yes, what was your bankruptcy discharge date?

/ /

Company/Business/Trust details

Company/Trustee name:

Trust/Trading name:

ACN/ABN:

Years trading:

Postal address:

Nature of business:

Suburb:

State:

Postcode:

Work telephone:

Mobile:

Applicant's Residential Address:

Email address:

Suburb:

State:

Postcode:

Employment details

Customer 1

Employer:

With current employer since:

Month

Year

Occupation:

Address:

Suburb:

State:

Postcode:

Telephone number:

Annual gross income:

\$

Secondary occupation:

Secondary income:

\$

Other gross income: e.g. rental (annual)

\$

Total income: \$

Previous occupation (if current less than 2 years):

Previous employer:

Time with previous employer:

Month

Year

Customer 2

Employer:

With current employer since:

Month

Year

Occupation:

Address:

Suburb:

State:

Postcode:

Telephone number:

Annual gross income:

\$

Secondary occupation:

Secondary income:

\$

Other gross income: e.g. rental (annual)

\$

Total income: \$

Previous occupation (if current less than 2 years):

Previous employer:

Time with previous employer:

Month

Year

Assets and liabilities

What do you own?

Description:	Asset Value:	What do you owe? (include available redraw amounts)	Monthly payment:	Institution	Current Interest Rate:	Remaining Loan Term:	To clear	Interest only
Owner occupied property (house/unit/land):								
Address:	\$	\$	\$					
Investment/Other property/Land at:								
Address:	\$	\$	\$					
Address:	\$	\$	\$					
Address:	\$	\$	\$					
Motor vehicle/Boat/Caravans:	\$	\$	\$					
	\$	\$	\$					

Description:	Limit:	Monthly payment:	Institution:
Credit cards/store accounts/hire purchase:	\$	\$	
	\$	\$	
	\$	\$	
Other liabilities (personal loan(s)/rent/board/guarantor/child maintenance/HECS):			
	\$	\$	
	\$	\$	
	\$	\$	

What do you own?

Description:	Asset value:	Institution:
Savings:	\$	
	\$	
Superannuation:	\$	
Other assets (if applicable i.e. shares/managed funds):	\$	

Monthly Living Expenses

Provide a breakdown of the household living expenses into the below categories.

Childcare	\$	Telephone, Internet, Pay TV and Media Streaming subscriptions	\$
Clothing and Personal Care	\$	Transport	\$
General Basic Insurances	\$	Private Schooling and Tuition	\$
Groceries	\$	Sickness and Personal Accident Insurance, Life Insurance	\$
Higher Education, Vocational Training and Professional Fees	\$	Health Insurance	\$
Primary Residence Running Costs	\$	Medical and Health	\$
Public or Government Primary and Secondary Education	\$	Pet Care	\$
Recreation and Entertainment	\$	Investment Property Running Costs	\$
Body Corporate Fees, Strata Fees and Land Tax on Owner Occupied Principal Place of Residence	\$	Other:	\$
		Total:	\$

Supporting notes:

Principal increase details

Loan Purpose / Amount (tick applicable option(s) and complete amount required)

Buy a home/land/unit	\$	Investment purposes	\$
Home improvements	\$	Consolidate debts	\$
Refinance existing loan	\$	Other (Please specify)	\$
Total	\$		
+Fees	\$		
+LMI (if applicable)	\$		
Total amount required	\$		

**Please note:** The minimum amount of your principal increase must be \$10,000 with a maximum amount of \$100,000 inclusive of any loan variation fees and LMI if payable.

Payment of fees

Pay fees from Principal Increase amount.

**Note:** All fees with the exception of the valuation and application fee, must be borrowed and included in the loan amount.

[ MORTGAGE MANAGERS USE ONLY ]  
Collection of valuation and application fees  
Fees as per worksheet to be collected by Mortgage Manager  
Fees as per worksheet to be collected by the Lender and forwarded to the below account  
BSB:  
Account Number:

Disbursement of funds

Credit funds to:

Your current Term Loan account

Your linked Offset account

Other account:

Amount: \$	Account name:	BSB:	Account number:
Amount: \$	Account name:	BSB:	Account number:
Amount: \$	Account name:	BSB:	Account number:

Note: Funds credited to a Term Loan (ML) will incur a redraw fee if manually accessed.

# Application Consents & Declarations

## Privacy Disclosure Statement

### 1. Collection of your personal information and credit-related personal information

We, Adelaide Bank, collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

### 2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information and that in most cases they can access and seek correction of the information we hold about them.

### 3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to entities related to Adelaide Bank and our Bendigo and Adelaide Bank Limited group of companies, where its confidentiality is maintained at all times.

### 4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

### 5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 1300 652 220.

### 6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with.

If you do not wish to receive offers from us unrelated to your Adelaide Bank products and services, please tick here

### 7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

#### a. Commercial credit-related personal information

Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.

#### b. Consumer credit-related personal information

Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.

#### c. Collection of overdue payments

Seek and use a credit report provided by a credit reporting body to collect overdue payments.

#### d. Exchange of information between credit providers

Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.

#### e. Exchange of information with intermediaries

Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.

#### f. Provide credit information to credit reporting bodies

In this privacy disclosure statement, the "Credit Reporting Body" means each of the following organisations (whether acting individually or together):

Equifax	Experian	Illion (previously Dun & Bradstreet)
PO Box 964	PO Box 1969   North Sydney   NSW 2060	PO Box 7405
North Sydney NSW 2059	Public Enquiries: 1300 783 684	St. Kilda Road
Public Enquiries: 13 83 32	Website:	Melbourne VIC 3004
Website: <a href="http://www.mycreditfile.com.au">www.mycreditfile.com.au</a>	<a href="http://www.experian.com.au/order-credit-report">www.experian.com.au/order-credit-report</a>	Public Enquiries: 1300 734 806
		Website: <a href="http://www.checkyourcredit.com.au">www.checkyourcredit.com.au</a>

We give credit information to a Credit Reporting Body. Credit information is defined in the Privacy Act and includes, to the extent applicable:

- identification information;
- consumer credit liability information;

- repayment history information;
- financial hardship information;
- a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application;
- that has been made by you to us; and
- in connection with which we have made an information request in relation to you;
- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information;
- that relates to your activities in Australia or the external Territories and your credit worthiness; and
- that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- in our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness. The Credit Reporting Body has a policy for managing your credit-related personal information that you may access by contacting them.

In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

**g. Provide information for securitisation**

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

**h. Provide information to guarantors**

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

**8. Providing your personal information and credit-related information to a mortgage insurer**

In this privacy disclosure statement, the “Insurer” means the following organisation:

Helia Insurance Pty Limited (ABN 60 106 974 305)  
 Level 26, 101 Miller Street, North Sydney NSW 2060  
 Phone: 1300 655 422  
 Website: [www.helia.com.au](http://www.helia.com.au)

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.

#### **9. Providing your personal identification information to an electronic verification service provider**

We are required by law to verify your identity before we can provide you with financial products and services.

In order to verify your identity electronically, we will ask you for your details (such as your name, address, date of birth) and details of your identification documents. This information will be passed on to external organisations in order to electronically match your information with information on their databases. These organisations will assess and advise us whether all or some of the information you provided matches their records.

#### **Who your information will be shared with**

We will share your personal information with the following external organisations for the purposes of electronically verifying your identity:

- The official record holder via third party systems, such as Commonwealth and State government departments

These organisations may use your personal information and personal information of other individuals, such as names, addresses and dates of birth, for the purposes of preparing their assessments.

#### **Other methods of verification**

You do not have to agree to electronic verification. Instead you can choose to provide your identification documents to your broker or lender.

#### **10. Privacy Policy and Credit Reporting Policy**

You should also read our Privacy Policy and Credit Reporting Policy.

Our Privacy Policy contains information about:

- a.** how you can access and seek correction of your personal information;
- b.** how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c.** if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy is available on our website [www.adelaidebank.com.au](http://www.adelaidebank.com.au) or by telephoning 1300 652 220.

Our Credit Reporting Policy contains information about:

- a.** how you can access and seek correction of your credit eligibility information;
- b.** how you can seek correction of your credit information;
- c.** how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d.** if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy is available on our website [www.adelaidebank.com.au](http://www.adelaidebank.com.au) or by telephoning 1300 652 220.

## **Declaration & Authorisation**

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In this application a reference to "the Bank" means Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178.

#### **The applicant(s) and the guarantor(s):**

1. Declare that they are authorised to provide the information.
2. Declare that to the best of their knowledge and belief, the facts, information and statements set out in this application are true and complete, and that no information which might affect the decision of the Bank has been withheld.
3. Authorise the Bank to cross reference, rely upon and/or transfer any or all information provided in support of this application to any related application submitted at or around the same time.
4. Understand and acknowledge that it is an offence under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 to provide false and misleading information about our identity.
5. Undertake to supply to the Bank any information or facts relevant to this application which may become available or arise after the completion of this application.
6. Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been given in this application.



7. Authorise the Bank to provide information about the progress and result of this application to the builder and/or the conveyancer/solicitor named in this application;
8. Understand and acknowledge that: (a) any valuation or inspection report obtained by the Bank in relation to any security offered to the Bank is for the Bank's benefit, not the applicant's nor the guarantor's benefit, and it is the Bank's choice as to whether to make any such report available to the applicant(s) or the guarantor(s); (b) neither the applicant(s) nor the guarantor(s) may rely upon any such report obtained by the Bank, whether such report is disclosed to the applicant(s) or the guarantor(s) or not; (c) neither the applicant(s) nor the guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered; (d) any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard; (e) the Bank does not accept any liability for the contents or accuracy of any such report.
9. The applicant(s) agree to pay the application fee(s) referred to in this application and agree that such amount(s) shall be retained by the Bank whether the Bank approves or declines this application or any part of it.
10. Warrant that none of them is an undischarged bankrupt and that there is no outstanding judgment(s) or claim(s) against any of them.
11. Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the applicant(s) by the Bank.
12. Understand and acknowledge that the Bank recommends that each applicant seek independent legal or other financial advice prior to entering into any credit contract that the Bank may offer to the applicant(s) as a result of this application or any related guarantee.
13. Understand and acknowledge that any approval of this application by the Bank will be on such terms and conditions (including conditions as to interest rates) as the Bank shall choose.
14. Authorise and consent to the Bank confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (e.g. an employer);
15. Understand and acknowledge that if this application is for an amortising line of credit product then the account is required to be fully drawn at settlement.
16. The Applicant(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Declaration and Authorisation, Privacy Disclosure Statement, Privacy Act Authorisation, and the Nomination of Address for Notices (if completed)).

## Offer to vary existing credit contract

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By signing below each Applicant borrower offers to vary the existing credit contract for the existing loan to which this form relates to:

- increase the Amount of Credit to provide for a further advance in the amount requested by the Applicant borrower(s);
- provide for the further advance to be disbursed in accordance with the instructions provided to the Bank by the Introducer referred to in this form;
- recalculate the amount of repayments the Applicant borrower is required to pay under the credit contract so that the increased loan balance (after the increase in the Amount of Credit) is repaid over the remaining existing loan term;
- provide for the Applicant borrower to pay for the costs incurred by the Bank to obtain a valuation of any mortgaged property which is security for the loan and for such cost to be deducted from the further advance; and
- if Lenders Mortgage Insurance (LMI) is applicable to the existing credit contract, to provide for the Applicant borrower to pay for any additional increased LMI premium payable by the Bank to the LMI insurer in relation to the further advance and for such cost to be deducted from the further advance.

Each Applicant borrower acknowledges and agrees:

- the Bank may accept or decline the Applicant borrower's application for a further advance and accept or reject this offer to vary the existing credit contract in its discretion;
- if the Bank approves the Applicant borrower's application and decides to accept this offer to vary:
  - a variation fee under the existing credit contract terms may be payable, in addition to the valuation and LMI costs referred to above, and would be deducted from the further advance;
  - the Bank will give the Applicant borrower written notice of its decision and the details of the changes being made to the credit contract (including confirmation of the amounts payable by the borrower in respect of the valuation fee and any increase LMI premium payable as referred to above) before the Bank accepts this offer to vary;
  - the Applicant borrower may withdraw this offer to vary at any time before the Bank accepts it by contacting the Bank; and
  - the Bank may accept the Applicant borrower's offer to vary by disbursing the further advance; and
- the Bank may, at its discretion, approve the Applicant borrower's application but decide not to accept the Applicant borrower's offer to vary the existing credit contract and instead make a separate offer of credit to the borrower on such terms and conditions as the Bank decides in its discretion (for example, by offering to provide credit under a new credit contract instead of by varying the existing credit contract).

# Account Management

## Nomination of notices

Do you wish to nominate one borrower to receive a copy of your notices or other documents (e.g. account statements)?

**No** - go to next question

**Yes** - provide details below

### Debtors

I/we nominate:

Full name of nominated borrower to receive notices and other documents under the national Credit Code on behalf of me/all of us.

### Guarantors

I/we nominate:

## Redraw

Please indicate how you wish to operate redraw on your loan account:

Any one of us to sign

All of us to sign

If you select 'any one of us to sign', each of you (including any person you appoint as an operator) will be able to transact on or otherwise operate your account independently of the others. If you select 'all of us to sign', authorisation of all account holders (including guarantors) is required by completing the Electronic Redraw Operation form or via online banking. If you do not select an option the 'all to sign' option will apply.

## Purpose declaration (complete only if the following statement is correct)

*You should only check this declaration if this loan is wholly or predominantly for business purpose or investment purposes other than investment in residential property.*

By signing this declaration you may lose your protection under the National Credit Code.

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

## Signatures

### Customer 1 Full name

Signature:

Date:

### Customer 2 Full name

Signature:

Date:

### Guarantor 1 Full name

Signature:

Date:

### Guarantor 2 Full name

Signature:

Date:

# Supporting Document Checklist

Please return the evidence applicable to your application as outlined on the checklist below or specified on the Residential Lending Credit Policy.

## Application Requirements

### Mandatory requirements for all loans

#### All applications

- ☐ Fully completed application with signed declaration and authorisation by all applicants and guarantors (dated less than 2 months old).
- ☐ Responsible Lending Summary
- ☐ Identification requirements as per current Verification Of Identity (VOI)/Know Your Customer (KYC) processes.

#### Debts not being refinanced and the existing debt is held with an institution participating in CCR

#### Any one of the following options for confirmation of the repayment amount for serviceability purposes:

- ☐ Screenshot from internet banking (desktop or phone app)
- ☐ Loan Contract/Letter of Offer
- ☐ Transaction listing

#### Debts not being refinanced and the existing debt is held with an institution not participating in CCR

#### Term loan, Line of Credit or Personal Loan debt(s) not being refinanced

Any one of the following documents:

- ☐ Most recent loan statement covering a minimum of 1 month, no older than 6 months; **OR**
- ☐ Internet transaction listing covering a minimum of 1 month.

#### Hire Purchase/Lease debt(s) not being refinanced

- ☐ Most recent transaction account statement showing direct debits; **OR**
- ☐ A copy of the contract.

#### Credit card or store card(s) not being refinanced

- ☐ Most recent month's statement.

### Loan Purpose

#### New purchase applications

- ☐ Contract of Sale – fully signed by both parties, including conditions/annexures pages (even if blank).
- ☐ First Home Owners Grant Application form – completed if applicable. Must be original.
- ☐ Evidence of funds to complete purchase
  - 3 months statement history evidencing savings/deposit/equity.
  - Statutory Declaration for gifted funds/gifted equity.
  - Applicants who are currently renting may use rental payment history as genuine savings (conditions apply).

#### Refinance/Debt Consolidation application

#### Where LMI is not required

- ☐ Debt(s) being refinanced is held with an institution participating in CCR **no statements are required.**
- ☐ Debt(s) being refinanced is held with an institution not participating in CCR – **last 3 months statements are required for all debt(s) being refinanced.**

#### Where LMI is required

- ☐ Last 6 months statement for mortgage loan
- ☐ Last 6 months statements for personal loan/hire purchase/lease
- ☐ 3 months statements for all other debts being refinanced
- ☐ Discharge intention – completed and signed by applicants

#### Note: Requirements around statements

Most recent statement showing transactions dated within the last 45 days; Internet statements are acceptable where they show name and account details.

#### Construction Application

- ☐ Builders pack containing:
  - Contract signed by builder and you
  - Building schedule, including progress payment summary
  - Building specifications
  - Footing/Engineers report
  - Copy of plans
  - Builders insurance

Council approval (required before 1st drawdown)

#### Cash Out/Equity release application

- ☐ Less than \$500k
  - Max 80% LVR
  - Supporting submission commentary to support purpose of funds/intended use of funds.
- ☐ Greater than \$500k
  - Max 80% LVR
  - Supporting submission commentary to support purpose of funds/intended use of funds.
  - Supporting documentation to support purpose, quotes for works etc.
- ☐ Applications with LMI
  - Max 90% LVR
  - Cash out >\$100k is not available.
  - LMI provider requirements must be met.

### Required for Settlement

- ☐ Certificate of Currency on your home building insurance noting Bendigo and Adelaide Bank Limited as interested party for all properties. Required prior to your loan settling.

## Evidence of Income

Income Type	Supporting Evidence
<b>PAYG applicants</b>  <b>Full time and permanent part time</b>  Minimum 6 months in current employment or 12 months in same industry.	<b>Two of the following:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> A current payslip less than 2 months old, containing YTD figures, borrower name, employer name and ABN (ABN not required for government bodies); where YTD is not shown, 2 payslips are required OR</li> <li><input type="checkbox"/> Letter, less than 2 months old, from employer stating length and terms of employment (including details of any additional allowances, salary sacrifices, bonuses, commissions, etc. as appropriate), gross annual income and current position (on company letterhead with ABN, signed and dated) OR</li> <li><input type="checkbox"/> Current Financial Year Income Statement 'Year to date' pay information from myGov, no older than 45 days old.</li> <li><input type="checkbox"/> Income Statement 'Tax ready' from myGov or Employer PAYG payment summary. Must be from the most recent financial year.</li> <li><input type="checkbox"/> Most recent lodged tax return.</li> </ul>
<b>PAYG applicants</b>  <b>Dependant contractor</b> (taxes are paid to the ATO by employer).  Minimum 6 months in current employment or 2 years in the same industry.	<ul style="list-style-type: none"> <li><input type="checkbox"/> Copy of current employment contract.</li> <li><input type="checkbox"/> Three months transaction account statements showing payroll credits.</li> </ul> <b>And one of the following:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> A current payslip less than 2 months old, containing YTD figures, borrower name, employer name and ABN (ABN not required for government bodies); where YTD is not shown, 2 payslips are required OR</li> <li><input type="checkbox"/> Letter, less than 2 months old, from employer stating length and terms of employment (including details of any additional allowances, salary sacrifices, bonuses, commissions, etc. as appropriate), gross annual income and current position (on company letterhead with ABN, signed and dated) OR</li> <li><input type="checkbox"/> Current Financial Year Income Statement 'Year to date' pay information from myGov, no older than 45 days old.</li> <li><input type="checkbox"/> Income Statement 'Tax ready' from myGov or Employer PAYG payment summary. Must be from the most recent financial year.</li> <li><input type="checkbox"/> Most recent lodged tax return.</li> </ul> <b>If less than 6 months in current role, the following must also be obtained:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Most recent lodged tax return.</li> </ul>
<b>PAYG applicants</b>  <b>Casual</b>  12 months in current employment or 6 months in current employment if 2 years in same industry.	<ul style="list-style-type: none"> <li><input type="checkbox"/> 6 months transaction account statements showing payroll credits.</li> </ul> <b>And one of the following:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> A current, payslip less than 2 months old, containing YTD covering 6 months, borrower name, employer name and ABN (ABN not required for government bodies); where YTD is not shown, 2 payslips are required OR</li> <li><input type="checkbox"/> A current, payslip less than 2 months old, with YTD NOT covering 6 months, borrower name, employer name and ABN (ABN not required for government bodies); together with the most recent PAYG payment summary / income statement or most recent tax return confirming 6 months in current role OR</li> <li><input type="checkbox"/> Letter, less than 2 months old, from employer stating length and terms of employment (including details of any additional allowances, salary sacrifices, bonuses, commissions, etc. as appropriate), gross annual income and current position (on company letterhead with ABN, signed and dated) OR</li> <li><input type="checkbox"/> Current Financial Year Income Statement 'Year to date' pay information from myGov, no older than 45 days old.</li> <li><input type="checkbox"/> Income Statement 'Tax ready' from myGov or Employer PAYG payment summary. Must be from the most recent financial year.</li> </ul>
<b>Second Jobs</b>	Refer to relevant income type requirements.

Income Type	Supporting Evidence
<b>Self-Employed</b> Must be self-employed for more than 1 year.	<input type="checkbox"/> Integrated Client Account Statement (Activity Statement). <input type="checkbox"/> Client Account List (Account Summary). <b>AND/OR</b> <b>Sole Traders</b> <input type="checkbox"/> Most recent personal tax returns together with the notice of assessment no greater than 18 months. <b>Partnership/Company Directors</b> <input type="checkbox"/> Most recent business tax returns and supporting financials statements no greater than 18 months are required. <b>AND</b> <input type="checkbox"/> Most recent personal tax returns together with the notice of assessment no greater than 18 months. <b>Please note:</b> Non-recurring income must be deducted and the reduced income used within the Net Surplus Calculator. Add back of abnormal expenses must be confirmed by an accountant's letter. Where LMI is applicable, please refer to LMI policy requirements.
<b>All Allowances</b>	<input type="checkbox"/> A current payslip less than 2 months old showing allowance, containing YTD figures, borrower name, employer name and ABN (ABN not required for government bodies); where YTD is not shown, 2 payslips are required.
<b>Permanent Allowances</b> Allowable for ongoing payments e.g. district, shift, location, dangerous conditions.	<b>And verified as permanent via one of the following:</b> <input type="checkbox"/> Letter from employer less than 2 months old, confirming allowance is permanent (on company letterhead with ABN, signed and dated) OR <input type="checkbox"/> Copy of current employment contract confirming allowance is permanent.
<b>Car Allowance</b> A payment made by a company to the applicant to reimburse them for use of their own vehicle for company purposes.	<b>Car allowance and vehicle expenses must be confirmed by:</b> <input type="checkbox"/> Most recent lodged tax return or Payslip. <b>And verified as permanent via one of the following:</b> <input type="checkbox"/> Letter from employer less than 2 months old, confirming car allowance is permanent (on company letterhead with ABN, signed and dated) OR <input type="checkbox"/> Copy of current employment contract confirming car allowance is permanent.
<b>Overtime</b> Must be regular for a minimum of 12 months with the current employer.	<b>Overtime must be confirmed as regular over a 12 month period:</b> <b>And any one of the following:</b> <input type="checkbox"/> Most recent PAYG payment summary / income statement OR <input type="checkbox"/> A computer generated payslip from end of previous financial year showing YTD overtime payment, borrower name, employer name and ABN (ABN not required for government bodies) OR <input type="checkbox"/> Most recent lodged tax return. <input type="checkbox"/> Income Statement 'Tax ready' from myGov or Employer PAYG payment summary. Must be from the most recent financial year.
<b>Commission and/or Bonus Payments</b> Must have been received for at least 2 years with the current employer.	<b>Commission and/or Bonus payments must be confirmed over a 2 year period:</b> <b>And any one of the following:</b> <input type="checkbox"/> Most recent 2 years PAYG payment summaries / income statements OR <input type="checkbox"/> Payslips from end of previous 2 financial years showing YTD commission and/or bonus payment, borrower name, employer name and ABN (ABN not required for government bodies) OR <input type="checkbox"/> Letter from employer less than 2 months old, confirming commission and/or bonus payments over previous 2 years (on company letterhead with ABN, signed and dated). <input type="checkbox"/> Income Statement 'Tax ready' from myGov or Employer PAYG payment summary over a 2 year period. <input type="checkbox"/> Most recent lodged tax return.

Income Type	Supporting Evidence	
Superannuation payments	<b>Both of the following are required:</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> A current payslip less than 2 months old showing pre-tax superannuation deduction, containing YTD figures, borrower name, employer name and ABN (ABN not required for government bodies); where YTD is not shown, 2 payslips are required <b>AND</b></li> <li><input type="checkbox"/> Confirmation from applicant that they are aware that they may have to stop payments in the future.</li> </ul>	
Family Tax Benefits A and B (11 years and under)	<input type="checkbox"/> Statement of benefit from myGov dated within the last 2 months.	
Child support / maintenance	<input type="checkbox"/> Child Support Agency assessment notice <b>AND</b> <input type="checkbox"/> 3 months' bank statements showing regular payments, most recent statement no greater than 45 days old.	
Rental Income	<b>Any 1 of the following current documents:</b>  <b>Untenanted</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Rental appraisal from a real estate agent or licensed valuer.</li> <li><input type="checkbox"/> Current valuation by a registered valuer stating the market rent.</li> </ul> <b>Commercial</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Current formal lease agreement with minimum 12 months to expiry.</li> </ul>	<b>Any 1 of the following current documents:</b>  <b>Tenanted</b> <ul style="list-style-type: none"> <li><input type="checkbox"/> Current Rental statement or rent receipts from agent.</li> <li><input type="checkbox"/> Rental appraisal from a real estate agent or licensed valuer.</li> <li><input type="checkbox"/> Current, signed lease/tenancy agreement.</li> <li><input type="checkbox"/> 6 months' statements showing consistent/regular rental payments.</li> <li><input type="checkbox"/> Current lodged tax return.</li> </ul>
<b>For these income types, refer to the Residential Lending Credit Policy</b>		
Parental Leave Payments and Return to Work.	Other salary sacrifices and salary packaging.	
Fringe Benefits.	Share dividends from a public listed company.	
Annuities and distributions from property trusts, and other sustainable investment income.	Managed Investment – Managed fund and Distributions from property trusts.	
Managed Super Fund & Self-Managed Super Fund.		

# Responsible Lending Preliminary Assessment Information

This information is to be completed by the Credit Assistance Provider. **All questions require a response.**

## Introducer Details

Introducer name:

Introducer mobile:

Aggregator:

Australian Credit Licence:

Broker code:

Introducer email address:

Applicant name(s):

Guarantor(s):

Loan amount:

\$

Settlement date:

/

/

## Responsible Lending - Foreseeable Change in Circumstances

During the course of the application did the borrower(s) indicate or identify anything that may adversely affect their ability to meet their current and future obligations?    Yes       No

If Yes, please provide a description of the change (Please include which borrower this affects):

### Type of Change:

Temporary decrease in income

Permanent decrease in income

Anticipated large expenditure

Estimated Start Date:

/

/

Estimated End Date:

/

/

### Mitigant:

Securing additional income

Reducing expenditure

Using savings

Sale of assets

Application reflects these changes

## Retirement and Exit Strategy

1. At what age is the applicant planning to retire?

Applicant 1:

Applicant 2:

2. Will the applicant reach their planned retirement age during the term of the loan?

Yes

No

If yes, how would the applicant/s propose to repay the loan?

Repayment of loan prior to retirement

Downsizing of home

Sale of Other Assets

Recurring income from Superannuation

Superannuation lump sum following retirement

Income from other investments retirement

Savings

Co-Applicants income

Customer planning to work past the statutory retirement age

Other

If "other" please provide commentary:

## Customer Requirements and Objectives

1. Customers borrowing requirements and objectives and resulting benefits (e.g. refinance at a lower interest rate to reduce loan payments)

2. Specific features requested, and any associated risks or costs (e.g. fixed rate, offset account)

3. How does the product meet the customer's requirements and objectives? (e.g. 3 year fixed rate provides repayment stability and access to offset for budgeting flexibility)

## Refinance reasons

Loan Purpose:

Refinance Reasons:	Consolidate financials	Quality of service	Convenience / flexibility
	Cost reduction	Specific features	

## Credit Assistance Provider and Verification of Identity (VOI) declaration (Introducer)

I confirm that:

- The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
- I collected the individual documents and verified the identity of the applicant/s via a face to face meeting. If I was unable to meet the customer face to face, I have utilised the Bank's approved Identity Agent. Only where the customer can not be seen face to face and is not able to utilise the approved identity Agent I have instructed the customer to use the Certified Identification Form (CID).
  - Where I have identified the customer face to face, and the identification has not been verified electronically, true copies of the original identification documents used to verify have been supplied with this declaration.
  - Where the customer has been identified via an approved Identity Agent, the report has been supplied.
  - Where the customer has been identified via the Certified Identification Form, original identification documents have been signed, dated and endorsed as a true copy of the original.
  - I will retain these documents and will make them available to the Bank if requested. I'm aware this application will be audited by the Bank.
- I have made 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 applicant/s requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.
- For interest only term loans and line of credit:
  - The interest only period aligns with the applicant/s requirements.
  - 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 applicant/s may pay more over the life of their loan than if there was no interest only term.
- The applicant/s is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive for writing this loan.
- There is no conflict of interest that exists between the applicants and myself (e.g. the transaction is at arm's length and the applicant/s is not a friend, partner or family member).

OR

A conflict does exist which I've declared to the customer/s of and confirm they are not being disadvantage by this conflict.

Is there a conflict?      Yes      No

If 'Yes' then please advise your relationship to the customer: (e.g. applicant is my Brother)

Broker Name:

Date Identification document(s) verified:      Place Identification document(s) verified:

/ /

### Please complete how the customer has been identified

Identity verification of customer was completed by:

Face to Face with Broker      Approved Identity Agent

Face to Face via video (please provide reason for use):

Certified Identification Form (please provide reason for use):

Signature:

Date:

/ /



# Credit Guide

8 December 2022

## About this Credit Guide

This document is the Credit Guide of Adelaide Bank, a division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 (Bendigo and Adelaide Bank).

Bendigo and Adelaide Bank is a credit provider and a holder of Australian Credit Licence number 237879.

In this Credit Guide “we”, “our” or “us” means Bendigo and Adelaide Bank.

“entering into a contract” means entering into a credit contract or consumer lease, or increasing the credit limit of an existing credit contract or consumer lease.

This Credit Guide has been designed to provide you with key information so you are informed and aware of necessary matters prior to deciding to use the credit services of Bendigo and Adelaide Bank.

This Credit Guide may be provided to you by a Mortgage Broker or a Mortgage Manager or a solicitor acting on our behalf as soon as practicable after it becomes apparent that we are likely to enter into a contract with you.

A Mortgage Manager is a licensee that has an arrangement with us to manage the relationship with you whilst following our procedures. Loan documentation may be branded or co-branded with the name of the Mortgage Manager, however, we are the lender of record.

## Contact details

You can contact us at our office:

- Adelaide Bank, GPO Box 1048, Adelaide SA 5001
- Alternatively you can phone us 7 days a week on  
1300 652 220  
8.00am – 8.00pm weekdays (CST)  
9.00am – 4.00pm weekends (CST)
- Or visit [www.adelaidebank.com.au](http://www.adelaidebank.com.au)

## Credit Assessment of your loan application

Before entering into a contract, Bendigo and Adelaide Bank will perform a credit assessment.

This assessment will include making enquiries about:

- your objectives and requirements including the purpose of the credit; and
- your financial situation.

We will also take reasonable steps to verify your financial information.

The purpose of the credit assessment is to ensure, based on the information provided, that the proposed contract, is not unsuitable for you.

The contract is unsuitable to you, if at the time the contract is entered into:

- it is likely that you will not be able to comply with the financial obligations under the contract or you could only comply with substantial hardship; or
- the contract does not meet your objectives and requirements.

The contract will create a substantial hardship if you would only be able to meet the requirements of the contract by selling your principal place of residence.

We cannot enter into a contract which is unsuitable for you. This is a legal requirement for Bendigo and Adelaide Bank.

It is important that the information that you provide for this assessment regarding your financial situation, objectives and requirements is complete and accurate and includes any likely future changes that will impact your ability to repay the contract.

## Final Assessment

If your contract is assessed as not unsuitable and you will enter or have already entered into the contract with us, you have a right to ask us for a written copy of the Final Assessment.

The Final Assessment will contain the factual information which we used to assess the contract as not unsuitable including:

- the record of financial information you have given us;
- the information about your objectives and requirements;
- the enquiries we have undertaken to verify your financial situation;
- details of a contract we have offered to you.

You should notify us immediately if the information in the Final Assessment is not correct or has changed.

You can request a copy of the Final Assessment at any time before entering into the contract. If you make such a request, we have to provide you a written copy of the Final Assessment before entering into the contract. We cannot enter into the contract, until we provide you with a copy of the Final Assessment.

You are also able to request a written copy of the Final Assessment at any time up until seven years after the contract was entered into. If you request the Final Assessment within two years of the contract being entered into, the assessment must be supplied to you within seven business days. If you request the Final Assessment beyond two years but less than seven years, the assessment must be supplied to you within 21 business days. There is no charge for the supply of the Final Assessment.

## Resolving complaints

We consider Internal Dispute Resolution (IDR) to be an important and necessary first step in the complaint handling process as it gives us an opportunity to hear when we do not meet our customers' expectations and address them genuinely, efficiently and effectively.

You can raise your complaint with us by:

- (a) speaking to a member of our staff directly;
- (b) telephoning 1300 652 220;
- (c) [www.adelaidebank.com.au](http://www.adelaidebank.com.au)
- (d) secure email – by logging into Online Banking
- (e) telephoning the Customer Feedback Team on 1300 361 911  
8:30am – 5:00pm (AEST/AEDT)  
Monday to Friday;  
Email: [feedback@bendigoadelaide.com.au](mailto:feedback@bendigoadelaide.com.au)

If you are not satisfied with the response provided you can refer your complaint directly to the appropriate External Dispute Resolution scheme.

We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA at:

GPO Box 3  
Melbourne Vic 3001  
Telephone: 1800 931 678  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Web: [www.afca.org.au](http://www.afca.org.au)

Time limits may apply to refer a complaint to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if, or when the time limit relevant to your circumstances expires.

If your complaint relates to how we handle your personal information you can also contact the Office of the Australian Information Commissioner (OAIC):

GPO Box 5218  
Sydney NSW 2001  
Telephone: 1300 363 992  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
Web: [www.oaic.gov.au](http://www.oaic.gov.au)

## Financial Difficulty

We understand there may be times when your personal circumstances change unexpectedly. Perhaps you have lost your job, suffered an illness, been affected by a natural disaster or are experiencing a reduction in your income.

If you are experiencing difficulty in meeting your obligations under your contract, we encourage you to contact our dedicated team as soon as possible.

We will work with you to understand your own unique circumstances, and to identify how we may be able to best assist you.

In most instances a suitable arrangement can be made quickly and efficiently over the phone. Alternatively we may require evidence of financial difficulty and completion of a statement of financial position to assist us in considering your circumstances.

If you would like to apply for assistance, including a request for postponement of enforcement proceedings, please contact our Mortgage Help team:

- Telephone: 1800 650 258 between 8.30am and 5.00pm (CST) Monday to Friday
- Fax: (08) 8300 6958
- Email: [mortgagehelpadelaide@bendigoadelaide.com.au](mailto:mortgagehelpadelaide@bendigoadelaide.com.au)

If you are not satisfied with the outcome of your request for assistance, you may choose to contact our external dispute resolution provider, the Australian Financial Complaints Authority (refer section titled 'Resolving complaints' for details).

# APPLICANT DECLARATIONS & CONSENT

## 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 lenders 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.

# APPLICANT DECLARATIONS & CONSENT

## 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.



# APPLICANT DECLARATIONS & CONSENT

## 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](http://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/](http://www.adelaidebank.com.au/policies/privacy-policy/) and its Credit Reporting Policy is set out at [www.adelaidebank.com.au/policies/credit-reporting-policy/](http://www.adelaidebank.com.au/policies/credit-reporting-policy/) or can be obtained by telephoning the above number

#### Advantage 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.advantage.com.au/privacy](http://www.advantage.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.advantage.com.au/privacy](http://www.advantage.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](http://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](http://www.goldfieldsmoney.com.au).

#### Golden Eagle Mortgages Pty Ltd

ACN 648 099 638. Level 4,468 St Kilda Road, Melbourne VIC 3004. Telephone 1300 334 336 Its privacy policy is set out at [www.betterchoice.com.au/privacy-policy](http://www.betterchoice.com.au/privacy-policy) or by telephoning the above number.

#### 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](http://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](http://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/privacy-policy](http://www.latrobefinancial.com.au/home/privacy-policy) 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/](http://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](http://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](http://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/](http://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](http://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](http://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](http://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](http://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](http://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/](http://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/](http://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](http://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](http://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](http://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](http://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](http://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](http://www.qbe.com/lmi/about/governance/privacy-policy) or by emailing [customer@qbe.com](mailto:customer@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](http://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](http://illion.com.au) It's privacy policy is set out at [www.illion.com.au/privacy-policy](http://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](http://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	<input type="text"/>	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?			
Signature	<input type="text"/>	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?			
Signature	<input type="text"/>	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?			
Signature	<input type="text"/>	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?			