

Your right to privacy is important to us. This Disclosure and Consent Statement explains your privacy rights and our rights and obligations in relation to your personal information. The Privacy Act regulates the way the personal information you provide may be used. Please read the following carefully.

PRIVACY DISCLOSURE

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 lender or the lender’s loan servicer to consider. If the lender or its loan servicer 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 following organisations that may collect information about you relating to the application or your loan or a guarantee of the loan: the mortgage manager through whom you made the application or that manages your loan. That Mortgage Manager is Mortgage Mart Of Australia Pty Ltd ACN 100 038 391

- the lender to whom you make the application or that makes your loan available.
- the loan servicer (the loan servicer) that considers the application or administers your loan for the lender.
- the LMI insurer that considers a lender’s request for LMI cover relating to the application or that gives LMI cover to the lender for your loan. That LMI insurer is either QBE Lenders Mortgage Insurance Ltd (QBE)
- 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 or 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 Australian Anti-Money Laundering law.

How your information may be used

A lender, the loan servicer 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 lender, loan servicer 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, a lender, the loan servicer or the mortgage manager may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the lender or to address the lender’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

- ACN 000 511 071 or Genworth Financial Mortgage Insurance Pty Ltd (Genworth) ACN 106 974 305 (each an LMI insurer); and
- the title insurer (the title insurer), that considers a lender’s request for title insurance cover relating to the application or that gives title insurance cover to the lender for your loan, and its related entity: the title insurer is First American Title Insurance Company of Australia Pty Limited (First Title) ACN 075 279 908 and its related entity is First Mortgage Services Pty Ltd (FMS) ACN 110 202 429.

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 lender for your loan. The terms of this notice and the LMI insurer’s Privacy 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;
- 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 a lender;
- 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 lender 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 lender;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place;
- to deal with claims and to enforce a loan or a guarantee in place of a lender if the title insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements; and
- for any other purpose under the contract between a lender 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 a lender's request for insurance. In that case, the lender may not be able to assess this application;
- for the lender, loan servicer or a mortgage manager to manage or administer the loan the lender makes to you;
- verify your identity or protect against fraud; or
- in the case of the lender, loan servicer or mortgage manager, to let you know about other products or services that might be suitable for your financial needs.

Genworth may disclose information about you to related companies situated in the USA, Canada, United Kingdom, European Union and the Asia Pacific.

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.

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 lender, loan servicer and mortgage manager:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia; and
- is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

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, 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) by reading our Privacy 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 special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Privacy Policy

You can find out more about how we manage information about you by reading our Privacy Policy 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 a lender, the loan servicer or mortgage manager requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the loan servicer 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)

Sharing Your Information

Sharing with other organisations

We use and share information about you with other organisations described above for the purposes described above. This may also include online electronic identity verification.

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 lenders) 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 lenders.

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 lender 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 referers 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, loan servicers, 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), agents, contractors and advisers that assist us to conduct our business.

Also, a lender or the loan servicer may disclose information about you, 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 a lender's or the loan servicer's business systems, procedures and technology infrastructure;
- organisations that produce cards, cheque books or statements for a lender in relation to your loan or the loan you guarantee;
- organisations that assist a lender or the loan servicer with product planning, research and development; and
- mailing houses and telemarketing agencies that assist a lender or the loan servicer to communicate with you.

Sharing outside of Australia

QBE may disclose information about you to related companies situated in the Philippines.

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. For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the schedule;

- a lender or the loan servicer disclosing your credit eligibility information to other organisations participating in securitising the lender's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files; and
- us using the information in the application to better understand and/or manage your relationship with us.

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 lender 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 a lender 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 lender 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 Veda Advantage Business Information Services Ltd (Veda). Veda's contact details are in the schedule. Veda has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Veda'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.

SCHEDULE

Lenders

Perpetual Trustees Victoria Limited ACN 004 027 258
Level 12, 123 Pitt Street, Sydney, NSW 2000. Tel: 02 9229 9000

Web: www.perpetual.com.au

Its privacy policy is set out at <http://www.perpetual.com.au/privacy-policy.aspx>

AFSH Nominees Pty Ltd ACN 143 937 437
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: 03 8616 1600

Web: www.advantedge.com.au

Its privacy policy is set out at www.advantedge.com.au/privacy

Perpetual Trustee Company Limited ACN 000 001 007
Level 12, 123 Pitt Street, Sydney NSW 2000

Perpetual Corporate Trust Limited ACN 000 341 533
123 Pitt Street Sydney NSW 2000
Telephone 1300 730 862

La Trobe Financial Asset Management Ltd ABN 30 006 479 527
Level 25, 333 Collins St Melbourne Vic 3000
Telephone 1800 707 707

BNY Trust Company of Australia Limited ABN: 49 050 294 052
PO Box 6186 North Sydney NSW 2060
Telephone 1800 737 737

First Mortgage Company Home Loans Pty Ltd ABN: 45 104 268 448
Level 42, 1 Macquarie Place, Sydney, NSW, 2000
Telephone 03 8628 0400

FirstMac Limited ACN: 094 145 963
Level 42, The Gateway Building, 1 Macquarie Place, Sydney, NSW, 2000
Telephone 1800 230 023

Permanent Mortgages No 2 Pty Limited ACN: 109 141 531
Level 25, 333 Collins St Melbourne Vic 3000
Telephone 1800 707 707

Permanent Mortgages Pty Limited ACN: 097 176 362
Level 25, 333 Collins St Melbourne Vic 3000
Telephone 1800 707 707

Pepper Group Limited

Australian Credit Licence No. 286655

ABN: 55 094 317 665

PO Box 6186, North Sydney, NSW 2060

Telephone 1300 650 931

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

Origin Mortgage Management Services Pty Ltd ACN 601 349 071
on behalf of Columbus Capital Pty Limited ACN 119 531 252
Australian Credit Licence 337303: www.originmms.com.au
www.perpetual.com.au/privacy-policy.aspx

BC Invest Loans Pty Ltd ACN: 646 785 211

Level 1/274 Coventry Street

South Melbourne Victoria 3205

www.bcinvest.co

Australian Credit Licence: 482240

AMAL Asset Management Pty Ltd ABN: 31 065 914 918

Level 9, 9 Castlereagh Street

Sydney NSW 2000

www.amal.com.au

Loan Servicer

Advantedge Financial Services Pty Ltd ACN 130 012 930

Level 10, 101 Collins St, Melbourne VIC 3000

Tel: 03 8616 1600

Web: www.advantedge.com.au

Its privacy policy is set out at www.advantedge.com.au/privacy

Mortgage Mart Of Australia Pty Ltd ACN 100 038 391
Unit 3B, 3rd Floor, 105 Upton Street, Bundall, QLD, 4217

Tel: 1300 650 200

Web: www.mortgage-mart.com.au

Its privacy policy is set out at <http://www.mortgage-mart.com.au/mortgagemart/otherinfo.php?id=23>

Insurers

QBE Lenders Mortgage Insurance Ltd ACN 000 511 071

Level 21, 50 Bridge St, Sydney NSW 2000

Tel: 1300 367 764

Web: www.qbelmi.com

Its privacy policy is set out at <http://www.abelmi.com/pg-QBE-Privacy-Policy-Statement.seo>.

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305 Level 26, 101 Miller St, North Sydney NSW 2060

Tel: 1300 655 422

Web: www.genworth.com.au

Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>

First American Title Insurance Company of Australia Pty Ltd ACN 075 279 908

Level 10, 309 George Street, Sydney NSW 2000

Telephone 1300 362 178

Web: www.firsttitle.com.au

Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

Credit Reporting Body

Equifax Pty Ltd

Online: www.myequifax.com.au

Equifax credit reporting policy is set out at www.equifax.com.au/privacy

Dunn and Bradstreet (Australia) Pty Limited

Online: www.dnb.com.au

Dunn and Bradstreet credit reporting policy is set out at www.dnb.com.au/privacy

Experian Australia Credit Services Pty Limited

Online: www.experian.com.au

Dunn and Bradstreet credit reporting policy is set out at www.experian.com.au/privacy-policy

IMPORTANT INFORMATION

The lender will make an assessment based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up-to-date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

1. I/We have been given an opportunity to check the information contained in this application and I/we confirm that the information is correct.
2. I/We confirm that we are not aware of any foreseeable changes to my/our circumstances that may otherwise impact on my/our ability to meet mine/our contractual obligations.
3. I/We authorise the mortgage manager, the Lender and the Insurer to:
 - a. Verify the information contained in this application (where applicable);
 - b. Collect information in accordance with the Privacy consent.

SIGN HERE – all applicants and guarantors (if applicable) must sign below:

APPLICANT 1:

Full name (please print):

Signature: _____ Date: _____

APPLICANT 2:

Full name (please print):

Signature: _____ Date: _____

GUARANTOR 1:

Full name (please print):

Signature: _____ Date: _____

GUARANTOR 2:

Full name (please print):

Signature: _____ Date: _____

PAYMENT AUTHORITY - Copy of audit trail required if digitally signed

Option 1 The Borrower hereby authorises the Lender or Agent to deduct the amount of \$_____ from our Credit Card Account being for valuation and/or Application Fees

Credit Card Details: VISA MasterCard

Card Holder's Name: _____ Cardholder's Security Code Number (CCV): _____

Card Holder's Signature: _____ Date: _____ Expiry: _____

Option 2 Direct Credit (Use applicant name as reference)
Mortgage Mart of Australia Pty Ltd Account BSB: 084-917 Account Number: 5555 95415
National Australia Bank, Scarborough St, Southport, QLD

NOTICE OF NOMINATION - Copy of audit trail required if digitally signed

This is optional. It may be completed where there are more than one applicant for a loan which is for personal purposes. (Please complete section 1 OR 2 as applicable)

Section 1. I/We nominate (full name of nominated person) _____
to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Note: i) each applicant is entitled to receive a copy of any notice or other document under the National Credit Code. ii) by signing the form, the other applicants are giving up the right to be provided with information direct from the credit provider, and iii) any applicant who has signed the form can advise the credit provider at any time in writing that they wish to cancel the nomination. **All applicants must sign below.**

Full name: _____ Full name: _____

Signature: _____ Signature: _____

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

Address of service: _____

Note: i) each applicant is entitled to receive a copy of any notice or other document under the National Credit Code. ii) by signing the form, the other applicants are giving up the right to be provided with information direct from the credit provider. **All applicants must sign below.**

Full name: _____ Full name: _____

Signature: _____ Signature: _____