

BETTER CHOICE HOME LOANS SMSF APPLICATION FORM



Phone: 1300 334 336
Fax: 1300 434 336
Email: RelationshipManagement@betterchoice.com.au
Website: www.betterchoice.com.au
Office: 63 Davenport Street, Southport QLD 4215
Postal: PO Box 10450, Southport QLD 4215

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

COVER PAGE

INTRODUCER USE ONLY

<input type="text"/> Aggregator	<input type="text"/> Introducer Number	
<input type="text"/> Introducer Company	<input type="checkbox"/> ACL <input type="checkbox"/> CRN Number: <input type="text"/> ACL or CRN Number	
<input type="text"/> Introducer Name	<input type="checkbox"/> ACL <input type="checkbox"/> CRN Number: <input type="text"/> ACL or CRN Number	
<input type="text"/> Introducer Mobile Phone Number	<input type="checkbox"/> Yes <input type="checkbox"/> No Has Mortgage Protection Insurance been offered	
<input type="text"/> Introducer Email Address	<input type="checkbox"/> Yes <input type="checkbox"/> No Irrevocable Authority	<input type="text"/> Amount

LOAN APPLICATION CHECKLIST

<input type="checkbox"/> Completed application form (original to be supplied prior to settlement)	<input type="checkbox"/> Proof of funds to complete purchase (superannuation statement)
<input type="checkbox"/> Copy of the completed Fact Find & Preliminary Assessment/ or complete the attached Summary of Preliminary Assessment	<input type="checkbox"/> Application fee attached or complete authority below
<input type="checkbox"/> Copies of 100 Point ID	<input type="checkbox"/> Rental opinion letter (purchase)
<input type="checkbox"/> Loan statements last 6 months (refinance)	<input type="checkbox"/> Certified copy of property trust deed
<input type="checkbox"/> Other refinance statements (P/L and C/C)	<input type="checkbox"/> Certified copy of SMSF trust deed
<input type="checkbox"/> Completed serviceability worksheet attached	<input type="checkbox"/> Superannuation contributions over 9%
<input type="checkbox"/> Rental management statement or lease	<input type="checkbox"/> Last 2 years superannuation statements
<input type="checkbox"/> Rates notice (refinance)	<input type="checkbox"/> Most recent statement to confirm income from interest/dividend earning investments
<input type="checkbox"/> Contract of Purchase (if applicable) Building & contract, plans specifications (if applicable)	<input type="checkbox"/> NRAS agreement

PAYG

2 most recent payslips
 Group certificate

SELF EMPLOYED

Last 2 years tax assessment notices
 Last 2 years personal and business tax returns

FEE AUTHORITY

I/We authorise an amount of to be charged to my/our credit card by Future Financial for the application fee for this loan application.

I/We understand that should the application not proceed then the fee may be refunded dependent on the amount of work which has been undertaken.

Please note that all payments made by American Express cards will attract a 3.5% surcharge which is added to the Application Fee.

Charge my credit card as follows

VISA MasterCard American Express
Card Type

Name of Account

Card Number Expiry Date
Signature Signature Date

OFFICE USE:

Processed by Date Approved Declined

Better Choice Home Loans Pty Ltd
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Office: 63 Davenport Street, Southport QLD 4215 | Postal: PO Box 10450, Southport QLD 4215

Australian Credit Licence: 378333
ABN: 79 095 728 868
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SUMMARY OF PRELIMINARY ASSESSMENT

PURPOSE OF SEEKING CREDIT OR REMAINING IN EXISTING CREDIT CONTRACT

What are the primary reasons for seeking credit (how will the funds be used) or the reasons for a review of an existing credit contract?
 For example: purchase home, buy land, building, investment property, refinance, renovate relocation, debt consolidation, study, holiday, car, boat.

Amount of credit sought Term of credit sought

REFINANCING OR CONSOLIDATING DEBTS

If refinancing or consolidating debts, please provide details of the debts being refinanced or consolidated and the resulting benefit for the customer.

IMPORTANT FEATURES

Features	Comments
<input type="checkbox"/> Yes <input type="checkbox"/> No Certainty of Repayments? (fixed rate)	<input type="text"/>
<input type="checkbox"/> Yes <input type="checkbox"/> No Fixed & Variable? (combination of both)	<input type="text"/>
<input type="checkbox"/> Yes <input type="checkbox"/> No Interest Only? (reduced repayments by paying I/O)	<input type="text"/>
<input type="checkbox"/> Yes <input type="checkbox"/> No Ability to make additional repayments? (without penalties)	<input type="text"/>
<input type="checkbox"/> Yes <input type="checkbox"/> No Re-draw? (ability to access additional payments)	<input type="text"/>
<input type="checkbox"/> Yes <input type="checkbox"/> No Stand alone Security? (not cross collateralised)	<input type="text"/>
<input type="checkbox"/> Yes <input type="checkbox"/> No Flexibility? (Increase, reduce credit limit)	<input type="text"/>
<input type="checkbox"/> Yes <input type="checkbox"/> No Fees and Charges? (ongoing, entry, exit)	<input type="text"/>
<input type="checkbox"/> Yes <input type="checkbox"/> No Service? (direct access to staff)	<input type="text"/>

COSTS AND RISKS OF PRODUCT FEATURES BEING SOUGHT

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

RECOMMENDED PRODUCT & DECLARATION

Loan Product

Loan Amount

Interest Rate

Term

OTHER LOAN DETAILS

I hereby make the following representations:

A. I have complied with the Responsible Lending obligations under the NCCP Act and have assessed that the above product is NOT UNSUITABLE for the customer/s on the following basis

- The credit product is consistent with the customer/s requirements and objectives; and
- The customer/s can comply with their credit obligations without substantial hardship.

B. The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications.

Yes No
If no please provide details

C. The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications.

Yes No
If no please provide details

D. Has any conflict of interest which may disadvantage the customer/s been identified in relation to the recommended product?

No conflicts of interest are identified
 Conflict of interest identified, but it does not disadvantage the applicant. Provide details below.

CREDIT ASSISTANCE PROVIDER

Name

Address

Signature Date

FIRST APPLICANT

Name

Signature Date

SECOND APPLICANT

Name

Signature Date

SELF MANAGED SUPERANNUATION TRUST DETAILS

- Tell us about your self managed superannuation trust
- If the Trustee is a company, please also complete Additional Details for Company Trustees
- Details for the Property Trust are to be provided in Property Trust details
- Must be a regulated SMSF

Full Name of the SMSF Trust

ABN of the SMSF Trust

Incorporation Date

Registered Address (must not be PO Box)

Mailing Address (complete if different to registered address)

COMPANY TRUSTEE DETAILS

If the trustee of your self managed superannuation fund is a company, please complete the additional company details below.

Full Name of Company Trustee (as registered by ASIC)

ACN

Incorporation Date

Type of Company

Propriety Other

Full Address of Registered Office (must not be a PO Box)

Mailing Address (complete if different to registered address)

Number of Directors

INDIVIDUAL TRUSTEES / MEMBERS / DIRECTORS / GUARANTORS DETAILS

INDIVIDUAL TRUSTEES / MEMBERS / DIRECTORS / GUARANTORS DETAILS

To be completed by:

- all individual Trustees (must be multiple)
- all adult members of your self managed superannuation trust, or
- all Directors where the Trustee is a company

(If there are more than 2 applicants, please copy this section, complete and attach as a separate sheet)

Mr Ms Mrs Miss Other: _____

Mr Ms Mrs Miss Other: _____

Surname

First Name

Middle Name(s)

Date of Birth (dd/mm/yyyy)

Driver's Licence Number

Single Married De Facto Divorced Widowed

Full Name of Spouse

Number of Dependents (Total)

Age(s)

Home Phone

Work Phone

Mobile

Email

Yes No

Australian Permanent Resident

Surname

First Name

Middle Name(s)

Date of Birth (dd/mm/yyyy)

Driver's Licence Number

Single Married De Facto Divorced Widowed

Full Name of Spouse

Number of Dependents (Total)

Age(s)

Home Phone

Work Phone

Mobile

Email

Yes No

Australian Permanent Resident

INDIVIDUAL TRUSTEES / MEMBERS / DIRECTORS / GUARANTORS DETAILS

Current Address

 (yrs) (mnths)

Time at Current Address

Current Address: Own Home Renting Boarding With Parents

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

 (yrs) (mnths)

Time at Previous Address

Occupation

Full Time Part Time Casual Contractor Sole Trader
 Company Partnership Home Duties Retired Unemployed

Employer's Name

ABN (where self-employed)

Employer Name

Employer Phone Number

Employer Address

Employment Type (Full Time, Part Time, Casual, Self Employed, Other)

Occupation

Gross Annual Income

Length of Employment (years)

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

Previous Employer's Name

Length of Previous Employment (years)

INDIVIDUAL TRUSTEES / MEMBERS / DIRECTORS / GUARANTORS DETAILS

Current Address

 (yrs) (mnths)

Time at Current Address

Current Address: Own Home Renting Boarding With Parents

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

 (yrs) (mnths)

Time at Previous Address

Occupation

Full Time Part Time Casual Contractor Sole Trader
 Company Partnership Home Duties Retired Unemployed

Employer's Name

ABN (where self-employed)

Employer Name

Employer Phone Number

Employer Address

Employment Type (Full Time, Part Time, Casual, Self Employed, Other)

Occupation

Gross Annual Income

Length of Employment (years)

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

Previous Employer's Name

Length of Previous Employment (years)

PROPERTY TRUST & TRUSTEE DETAILS

Do you have an established Property Trust? Yes No

If no, should our Solicitors create a Property Trust? (costs apply) Yes No

Full Name of Property Trust (as registered with ASIC)

Full Name of Property Trustee (as registered with ASIC : must be a corporate entity)

ABN or ACN

Date of Incorporation

Registered Address (must not be a PO Box)

Mailing Address (complete if different to registered address)

MAIN SMSF CONTACT DETAILS

Please provide details for the main contact person for your self managed superannuation fund.

Contact Name

Position

Contact Phone Number

Email Address

SMSF TRUSTEE FINANCIAL DETAILS

ASSETS			LIABILITIES			
Details	Value	Monthly Income	Details	Balance	Monthly Payments	Financier
Rental Property(ies)			Mortgages on Property			
Savings/Cash Management Account			Other Loans			
Shares			Management Expenses			
Managed Funds			Other Expenses			
Other Assets (list (eg Artwork)			TOTALS			
TOTALS						

SMSF INCOME & EXPENSES

INCOME TO THE SMSF IN THE LAST 2 FULL FINANCIAL YEARS	LAST FINANCIAL YEAR (\$)	PREVIOUS FINANCIAL YEAR (\$)
Mandatory superannuation contributions		
Voluntary superannuation contributions		
Interest / Dividend income		
Total existing rental (annual)		
Total proposed rental (annual)		
TOTALS		
EXPENSES OF THE SMSF (LIABILITIES)	LAST FINANCIAL YEAR (\$)	PREVIOUS FINANCIAL YEAR (\$)
Other loans (annual repayments)		
Operating expenses (annual)		
TOTALS		

MEMBER / DIRECTOR / GUARANTOR FINANCIAL DETAILS : MEMBER 1

Please provide financial details for all guarantors/directors/members. If more than 2 guarantors/directors/members, copy this section and attach as a separate sheet.

Guarantor / Director / Member

ASSETS			LIABILITIES				
Details	Value	Monthly Income	Details	Limit	Balance	Monthly Payments	Financier
Your home			Mortgage (Your home)				
Address							
Rental Property 1			Other Loan 1				
Address			Other Loan 2				
Rental Property 2			Credit Card 1				
Address			Credit Card 2				
Savings Accounts			Store Card 1				
Motor Vehicle 1			Store Card 2				
Motor Vehicle 2			Current Rent/Board				
Other Assets			Child Maintenance				
Home Contents			HECS & Other Debt				
Superannuation (not in this SMSF)			Monthly Living Expenses				
Shares			Other Expenses				
Other			TOTALS				
TOTALS							

MEMBER / DIRECTOR / GUARANTOR INCOME DETAILS : MEMBER 1

Details	Value	Monthly Income
Salary & Wages		
Overtime		
Pension (Type)		
Self Employed Assessable Income		
TOTALS		

MEMBER / DIRECTOR / GUARANTOR FINANCIAL DETAILS : MEMBER 2

Please provide financial details for all guarantors/directors/members. If more than 2 guarantors/directors/members, copy this section and attach as a separate sheet.

Guarantor / Director / Member

ASSETS			LIABILITIES				
Details	Value	Monthly Income	Details	Limit	Balance	Monthly Payments	Financier
Your home			Mortgage (Your home)				
Address							
Rental Property 1			Other Loan 1				
Address			Other Loan 2				
Rental Property 2			Credit Card 1				
Address			Credit Card 2				
Savings Accounts			Store Card 1				
Motor Vehicle 1			Store Card 2				
Motor Vehicle 2			Current Rent/Board				
Other Assets			Child Maintenance				
Home Contents			HECS & Other Debt				
Superannuation (not in this SMSF)			Monthly Living Expenses				
Shares			Other Expenses				
Other			TOTALS				
TOTALS							

MEMBER / DIRECTOR / GUARANTOR INCOME DETAILS : MEMBER 2

Details	Value	Monthly Income
Salary & Wages		
Overtime		
Pension (Type)		
Self Employed Assessable Income		
TOTALS		

PROPERTY OFFERED AS SECURITY FOR YOUR LOAN

Exact Name(s) to appear on Title (must be the Property Trustee)

Address

Property Description House / Villa Unit Townhouse Other:

Purchase Price (if purchasing) Current Loan Value (if refinancing) Contact Name (to enable valuation)

Contact Phone Number (to enable valuation) Contact Email Address

SMSF ACCOUNTANT'S DETAILS

Accountant's Business Name Name of Contact

Contact Phone Number Fax Number

SOLICITOR CONTACT DETAILS : MEMBER 1

Member / Director / Guarantor

Name of Firm

Contact Name

Registered Address (must not be a PO Box)

Mobile

Phone Number Fax Number

SOLICITOR CONTACT DETAILS : MEMBER 2

Member / Director / Guarantor

Name of Firm

Contact Name

Registered Address (must not be a PO Box)

Mobile

Phone Number Fax Number

YOUR SMSF SOLICITOR'S / CONVEYANCER'S CONTACT DETAILS

Name of Firm Contact Name

Registered Address (must not be a PO Box) Phone Number

Fax Number Mobile

LOAN DETAILS

Purpose of Loan Purchase of Investment Property Refinance of Investment Property

Loan Amount Loan Term (years)

Loan Structure

- Maximum of 6 split loan facilities
- Minimum split loan facility is \$10,000

Variable or Fixed	Fixed Period (years) ¹	Principal & Interest	Interest Only ² (yrs)	Amount

1. Fixed Rate Period: 1, 2, 3 or 5 years available.
 2. The maximum interest only period is 10 years.

BC SMSFApplicationForm v1.1 April 2017

APPLICANT(S) DECLARATION

To be completed by the Applicant(s). All questions must be answered.

I/We hereby declare the following:

- I/We understand the terms, conditions and instructions in this finance application.
- All the information provided as part of my finance application is correct and not misleading in any way.
- I/We have never been declared bankrupt.
- There is no unsatisfied judgment against me/us.
- No part of the deposit or purchase price has been obtained through borrowings not disclosed in this document.
- I/We are at least 18 years old.
- I/We understand and agree that any valuation obtained is for use by the lender, and that I/we must make my/our own enquiries in relation to the value and suitability of the property.
- I/We are comfortable with my/our ability to make repayment under the proposed loan without difficulty.
- I/We are not aware of any foreseeable significant changes to my/our circumstances that will lead to changes in my/our ability to make repayments.

- | | |
|---------------------------------|------------------------------------|
| <input type="checkbox"/> Agree | <input type="checkbox"/> Not Agree |
| <input type="checkbox"/> Agree | <input type="checkbox"/> Not Agree |
| <input type="checkbox"/> Agree | <input type="checkbox"/> Not Agree |
| <input type="checkbox"/> Agree | <input type="checkbox"/> Not Agree |
| <input type="checkbox"/> Agree | <input type="checkbox"/> Not Agree |
| <input type="checkbox"/> Agree | <input type="checkbox"/> Not Agree |
| <input type="checkbox"/> Agree | <input type="checkbox"/> Not Agree |
| <input type="checkbox"/> Agree | <input type="checkbox"/> Not Agree |
| <input type="checkbox"/> Agreed | OR |

My/Our circumstances are likely to change in the future because (insert details): _____

INTERVIEWER DECLARATION

To be completed by the Interviewer. All questions must be answered.

The undersigned warrants that the applicant(s) have demonstrated sufficient English fluency and financial literacy to understand the loan and its implications.

Yes No (if no, provide details):

Provide full details of purpose for which money is being borrowed:

Example 1 - Purchase property at 123 Road St, Suburb for \$123,000 as principal place of residence.

Example 2 - Refinance existing O/O mortgage, and consolidate a personal loan and several credit cards.

Provide any other requirements and objectives:

Example 1 - Have access to redraw and minimum payments for first three years. Flexibility to make extra repayments with a view to sell security property in five years and move to a retirement home.

Example 2 - Reduce monthly commitments for Applicant(s).

Full name of Interviewer

Credit License/Credit Rep. No.

Address of Interviewer

Signature of Interviewer

Date of Interview

CUSTOMER IDENTIFICATION FORM

APPLICANT 1 • IDENTIFICATION DOCUMENT DETAILS

Full Name

Other Names Known by Date of Birth

Residential Address

DOCUMENT 1 : Verified From Original Certified Copy

Document Type Issuer

Issue Date (if any) Expiry Date (if any) Document No. (if any)

DOCUMENT 2 : Verified From Original Certified Copy

Document Type Issuer

Issue Date (if any) Expiry Date (if any) Document No. (if any)

APPLICANT 2 • IDENTIFICATION DOCUMENT DETAILS

Full Name

Other Names Known by Date of Birth

Residential Address

DOCUMENT 1 : Verified From Original Certified Copy

Document Type Issuer

Issue Date (if any) Expiry Date (if any) Document No. (if any)

DOCUMENT 2 : Verified From Original Certified Copy

Document Type Issuer

Issue Date (if any) Expiry Date (if any) Document No. (if any)

OTHER DETAILS

SOLE TRADER

ABN Principal Place of Business

COMPANIES (PTY LTD)

Director Name(s) ACN

Full Name of Company as Registered by ASIC Registered Office Address

TRUSTEES

Full Name of Trust Full Name of Each Beneficiary

Type of Trust Record Trust's ABN

PARTNERSHIPS

Full Name of Partnership Full Address of Each Beneficiary

Principal Place of Business ABN

Full Name of Partners

VERIFICATION CHECKS UNDERTAKEN

Documentation provided is current or within acceptable timeframes Yes No

Photographic documentation is a 'reasonable likeness' of the individual Yes No

Face to face verification was carried out by me Yes No

Option 2 used : Verification against primary photographic documentation was not practical because (state reason) Yes No Reason:

Option 3 used : Third party certified documents; face to face identification was not practical because (state reason) Yes No Reason:

INTERVIEWER VERIFICATION

Full Name of Interviewer Address of Interviewer

Signature Date of Interview State Where Interview Was Held

Applicable to all loan applicants (borrowers and guarantors), substantial shareholders and authorised parties under a Power of Attorney.

Option 1 : Face to face by Broker/Manager : Photographic Identification (Preferred Method of Identification)

Face to face verification by reference to an original primary photographic identification. A current Driver's Licence or any current State Motor Registry identification document is acceptable as a sole form of identification provided the document displays the full name, date of birth and current residential address.

If the original primary document **does not** show the full name, date of birth and current residential address, another primary or secondary identification must be obtained which shows either full name and date of birth or full name and current residential address depending on what is missing from the original primary document.

Option 2 : Face to face by Broker/Manager : Non-Photographic Identification (Acceptable method if no photographic identification documents are available)

Face to face verification by reference to an original or certified copy of primary non-photographic identification **plus** one or more secondary identification documents. If the original primary document does not show the full name, date of birth and current residential address, another primary or secondary identification must be obtained which shows either full name and date of birth or full name and current residential address depending on what is missing from the original primary document.

Option 3 : Non Face to face by Broker/Manager : Identification performed by external certifier

Identification Option 1 or 2 (above) may be used by an external certifier. The 'third party identification form' must accompany the certified identification in all cases.

UNDER ALL OPTIONS, CLEAR COPIES OF THE IDENTIFICATION DOCUMENTS USED MUST ACCOMPANY THIS FORM.

PRIMARY PHOTOGRAPHIC IDENTIFICATION

- Current Australian Driver's Licence or current identification document issued by an Australian State's Motor Registry (i.e. NSW Transport, Roads and Maritime Services (formerly Roads and Traffic Authority)).
- Current Australian Passport (or not expired by more than 2 years)
- Commonwealth, State or Territory Officially issued Identification Card
- National Identity Card

PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION

- Birth Certificate
- Citizenship Certificate
- Pension or Health Care Card issued by Centrelink

SECONDARY IDENTIFICATION

- Financial Benefits Statement issued by the Commonwealth, State or Territory within the last 12 months
- Rates Notice issued by a local government body within the last 12 months
- Utility Notice issued by a utilities provider within the last 3 months
- Statement issued by a financial institution within the last 3 months

FOREIGN NATIONALS

- Current Foreign Passport with acceptable Australian Residency Status
- Current Driver's Licence
- Current National Identity Card

ADDITIONAL INFORMATION FOR OTHER CUSTOMER TYPES

SOLE TRADERS

- Record Sole Trader's ABN
- Record principal place of business

COMPANIES (Pty Limited)

- Collect the names of all directors (proprietary company only), shareholders owning $\geq 25\%$ of the company, or other shareholders as required.
- Collect and verify the identification information of all directors
- Collect and verify the identification information of all shareholders owning $\geq 25\%$ of the company, or other shareholders as required.
- Collect the following information on the company
 - Full name of company as registered by ASIC
 - ACN
 - Full address of registered office
 - Full address of principal place of business

IDENTIFICATION OF TRUSTEES

Trustees can be individuals or companies.

- If the trustee(s) is an individual, collect and verify the information as per the requirement for individuals
- If the trustee(s) is a company, collect and verify the information as per the requirement for companies
- Collect the following information on the trust
 - Full name of the trust
 - Type of trust
 - Full name of each beneficiary
 - Record Trust's ABN (if applicable)

IDENTIFICATION OF PARTNERSHIPS

Partnerships will comprise individuals, companies or trusts or a combination of these.

- Collect the full name of the partnership
- Full address of the principal place of business
- Full name and address of each partner in the business
- Record partnership's ABN

Information must be collected and verified as outlined above for each partner, whether an individual, corporate or trust.

PLEASE ENSURE YOU COMPLETE THIS AS PART OF YOUR APPLICATION

EXPENSES TYPE Monthly Repayments / Expenses

Basic Living Expenses*

*Basic Living Expenses include: groceries/food, clothing, council rates, electricity, gas, water, home telephone, government education, single motor vehicle expenses, travel (train/bus), entertainment, etc.

ADDITIONAL LIVING EXPENSES

Building Insurance

Contents Insurance

Body Corporate Levies

Mobile Phone

Internet

Pay TV

Private Health / Medical

Life Insurance

Non Government Education

Subscriptions

Additional Car(s) Petrol

Additional Car(s) Tolls

Additional Car(s) Maintenance

Additional Car(s) Registration

Child Maintenance

Child Care

Rent / Board Ongoing

Other (e.g. Gym Membership)

TOTAL ADDITIONAL LIVING EXPENSES

Provide additional comments on any Additional Living Expenses listed above that you would reduce / cancel in order to satisfy your loan repayment and avoid financial hardship.

PRIVACY NOTICE AND 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 following organisations that may collect information about you relating to the application or your loan or a guarantee of the loan 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 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 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

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), agents, contractors and advisers that assist us to conduct our business.

PRIVACY NOTICE AND CONSENT

Also, the credit provider 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 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.

Providing your personal information or credit-related personal information to an EFM provider

If you apply for an Equity Finance Mortgage (EFM)[®] we may disclose your personal information or credit-related personal information to the EFM provider (being both Permanent Custodians Limited (ACN 001 426 384) and Rismark International Funds Management Limited (ACN 114 530 139) as the manager of the EFM). By signing this application the EFM provider can collect your personal information and credit-related personal information to assess your application, the risk of providing you with the product or service that you have requested, assess any future applications for products or services you may make and conduct research and product development. It also allows the EFM provider to do all of the above. The EFM provider may disclose your personal information or credit-related personal information to us, any person to whom it is considering assigning its rights under the EFM, any person involved in present or future financial services to you, any person involved in reviewing or developing business or payment systems, any person acting for you or the EFM provider (such as your agent, accountant and lawyer or the mailing and printing houses and IT providers of the EFM provider), any person involved in providing banking and financial services (including credit card suppliers, mortgage brokers or investment products), any person entitled to request or demand the information or documents by law, and any person to whom you consent to the EFM provider giving the information or documents. The EFM provider may also disclose your personal or credit-related personal information to the Insurer for lenders mortgage insurance. The Insurer may use and disclose that information for any of the purposes described above.

®Equity Finance Mortgage (EFM) and EFM are registered trademarks of ARES Capital Management Pty Limited ABN 93 113 861 046.

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 Asia-Pacific, European Union 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 mortgage manager:

- 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, 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 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. 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;
- 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.

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 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.

PRIVACY NOTICE AND 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, 63 Davenport Street, Southport QLD 4215 telephone 1300 334 336 Its privacy policy is set out at www.betterchoice.com.au/privacy-policy or by telephoning the above number

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited

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

Advantedge 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.advantedge.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.advantedge.com.au/privacy or by telephoning the above number

Perpetual Trustees Victoria Limited

ACN 000 431 827, Level 12, 123 Pitt Street, Sydney, NSW 2000 telephone (02) 9229 9000. Its privacy policy is set out at www.perpetual.com.au/Privacy-Policy or by telephoning the above number

ING Bank (Australia) Limited

ABN 24 000 893 292, 140 Sussex Street, Sydney NSW 2000 telephone 131 688. Its privacy policy is set out at www.ingdirect.com.au/privacy or by telephoning the above number

La Trobe Financial Asset Management Limited

ABN 30 06 479 57, Level 25, 333 Collins Street, Melbourne VIC 3000 telephone 1800 707 707. Its privacy policy can be obtained by telephoning the above number

MKM Capital Pty Ltd

ABN 73 111 776 464, 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/about/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. Its privacy policy is set out at www.originmms.com.au

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 by telephoning the above number

Permanent Custodians Limited

ABN 55 001 426 384 Level 2, 35 Clarence Street, Sydney NSW 2000 telephone (02) 9551 5000. Its privacy policy is set out at www.bnymellon.com/au/en/ or by telephoning the above number

Permanent Mortgages Pty Limited

ACN 097 176 362 Level 25, 333 Collins St Melbourne Vic 3000 telephone 1800 707 707. Its privacy policy can be obtained by telephoning the above number

Perpetual Corporate Trustee Limited

ACN 000 341 533 123 Pitt Street, Sydney NSW 2000 telephone 1300 730 862. Its privacy policy is set out at www.perpetual.com.au/privacy-policy or by telephoning the above number

Perpetual Trustee Company Limited

ABN 42 000 001 007 Level 12, 123 Pitt Street, Sydney NSW 2000 telephone (02) 9229 9000. Its privacy policy is set out at www.perpetual.com.au/privacy-policy or by telephoning the above number

RedZed Lending Solutions

ABN 31 123 588 527 Australian Credit Licence 311128, GPO Box 1693 Melbourne VIC 3001 telephone 1300 722 462. Its privacy policy is set out at redzed.com/privacy-policy or by telephoning the above number

RESIMAC Limited

ABN 67 002 997 935 Australian Credit Licence 247283, Level 9, 45 Clarence Street, Sydney NSW 2000 Telephone (02) 9248 0300 It's privacy policy is set out at www.resimac.com.au/en-au/privacy or by telephoning the above number

Sandhurst Trustee Limited

ABN 16 004 030 737 Australian Credit Licence 237906, 18 View St, Bendigo VIC 3550 telephone 1800 803 173. Its privacy policy is set out at www.sandhursttrustees.com.au/terms/privacy-policy or by telephoning the above number

Sintex Consolidated Pty Limited

ABN 75 065 917 535 Australian Credit Licence 385129 Level 2, 10/30 Atchison Street, St Leonards NSW 2065 Telephone (02) 9278 9700 It's privacy policy is set out at www.sintex.com.au/files/online-privacy or by telephoning the above number

Thinktank Group Pty Ltd

ABN 75 117 819 084 Level 12, 65 Berry Street, Sydney NSW 2060 telephone 1300 781 043. Its privacy policy is set out at www.thinktank.net.au/about-us/#faq-privacy-policy or by telephoning the above number

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 63 Davenport Street, Southport QLD 4215 Telephone 1300 334 336. Its privacy policy is set out at www.betterchoice.com.au/privacy-policy or by telephoning the above number

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

First American Title Insurance Company of Australia Pty Ltd

ABN 64 075 279 908, Level 10, 309 George Street Sydney NSW 2000 Telephone 1300 362 178. Its privacy policy is set out at www.firsttitle.com.au/property-owners/privacy-policy or by telephoning the above number

First Mortgage Services Pty Ltd (FMS)

ABN 49 110 202 429, Level 10, 309 George Street Sydney NSW 2000 Telephone 1300 360 757. Its privacy policy is set out at www.firstms.com/privacy-policy or by telephoning the above number

Genworth Financial Mortgage Insurance Pty Ltd

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

QBE Lenders' Mortgage Insurance Limited

ABN 70 000 511 071, Level 8, 82 Pitt Street, Sydney NSW 2000 Telephone (02) 9231 7777 It's privacy policy is set out at www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo or by emailing compliance.manager@qbe.com.au 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):

VedaAdvantage Public Access Division

PO Box 964 North Sydney NSW 2059 Telephone 1300 762 207 It's privacy policy is set out at www.veda.com.au/privacy or by writing to the above address

Dun & Bradstreet (Australia) Pty Ltd

PO Box 7405 St Kilda Road, Melbourne VIC 3004 Telephone 1300 734 806 It's privacy policy is set out at www.dnb.com.au/privacy-policy.html or by telephoning the above number

Experian Australia

PO Box 1969 North Sydney NSW 2060 Telephone 1300 783 684 It's privacy policy is set out at www.experian.com.au/legal/privacy.html or by telephoning the above number

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