

Privacy Notice & Consent

By signing this document, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.funding.com.au. If you do not provide us with this consent or provide us with your personal information, we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you. Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.funding.com.au. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Investors, finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Privacy Notice & Consent

We may verify your identity using information held by a CRB. To do this we may disclose personal information such as your name, date of birth, and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify your identity using information held by a CRB we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

I/We consent to the receipt of notices and other documents electronically and understand that upon giving this consent:

- a. You may no longer send paper copies of notices and other documents to me/us;
- b. I/We should regularly check our nominated email address for notices and other documents;
- c. You may send the notice and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website;
- d. I/We have facilities to print the notice and other documents sent to we/us electronically; and
- e. I/We may withdraw our consent to the giving of notices and other documents by electronic means at any time.

Sign Here

Print Name	Signature	Date
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Print Name	Signature	Date
		d d / m m / y y
Print Name	Signature	Date
		d d / m m / y y
Print Name	Signature	Date
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Loan Purpose Declaration

Please tick loan purpose

☐ Business/Investment Use

☐ Consumer/Personal Use

Please provide a detailed explanation or breakdown of your loan purpose

Please provide a detailed loan exit / repayment strategy

Sign Here

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Print Name	Signature	Date
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Print Name	Signature	Date
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Business Purpose Declaration (only to be completed for business loans)

I/We, the applicants in this loan application, do solemnly and sincerely declare that the credit to be provided to me by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT

Do not sign this declaration unless this loan is wholly or predominantly for:

- Business purposes
- Investment purposes other than investment in residential property

By signing this declaration, you may lose your protection under the national consumer credit code.

Sign Here

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Signature

Date

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Consumer Purpose Declaration (only to be completed for non-business loans)

Question	Circle yes or no	
Have you experienced any past difficulties repaying any of your debts, or currently experiencing difficulty servicing your existing financial commitments? If yes, please elaborate:	Yes	No
Do you foresee changes to your current financial situation over the ensuing 12 -36 months (i.e. employment, income and expenditure commitments etc.)? If yes, please complete the following:	Yes	No
What is the foreseeable change?		
When is this likely to occur and for how long?		
What is the plan to meet ongoing financial obligations?		

Sign Here

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