

Loan Variation Form

Broker Summary and Declaration

BROKER DETAILS

Broker name:

Company name:

Phone number:

 ()

MyLoan Elect ID number:

Email address:

MYLOAN ELECT BDM NAME

APPLICANT NAME

EXISTING LOAN ID NUMBER

Variation type request – Please determine the variation type and complete the appropriate sections within this form.

Please tick	Request type	Sections to complete <i>(ensure Submission Checklist and Privacy Notice and Consent are completed with every request)</i>	Where to send
<p>Do not use the Loan Variation Form for the following: 1a. Release or Addition of borrower/Guarantor/Director of a company and/or trustee – Complete Full application form only. 1b. Fixing an existing loan: complete "Fixed Rate Authority Form" 1c. Debit Card changes (including New, Cancellation and Replacement requests) – complete the Client Request form "Debit Card – New, Cancellation and Replacement Requests" form only.</p>			
<input type="checkbox"/>	2. Loan Increase <i>(for any worthwhile purpose including refinance and purchase)</i>	Complete sections 1 to 7	New Business Fax: 03 8618 4471 Email: ACL@advantagedge.com.au
<input type="checkbox"/>	3. Security substitution <i>(includes security substitution without simultaneous settlement)</i>	Complete sections 1 to 7: where there is an increase to loan amount and/or LVR. Complete sections 2 and 7: where there is no change to loan amount and LVR or loan amount and/or LVR is reduced.	
<input type="checkbox"/>	4. Partial discharge	Complete sections 1 to 7: where there is an increase to loan amount and/or LVR. Complete sections 2 and 7: where there is no change to loan amount and LVR or loan amount and/or LVR is reduced.	
<input type="checkbox"/>	5. Deed of Set Off <i>(eg. existing property has sold, with no new property purchase. Borrower can hold funds in trust for maximum 90 days until new property purchase).</i>	Complete sections 2 and 7	Settlement/Discharge Services Fax: 03 9614 2223 Email: internaldischarge@advantagedge.com.au
<input type="checkbox"/>	6. Consent <i>(including release of mortgagor but remains as borrower)</i>	Complete sections 2, 7 and 8	Customer Care Fax: 1300 401 684 Email: Advantagedge.consents2@advantagedge.com.au
<input type="checkbox"/>	7. Product change a) Interest Only extensions or switching from Principal and Interest to Interest Only repayments. b) All other Product changes	7a): Complete sections 1 to 6 7b): Complete sections 2 and 6:	New Business Fax: 03 8618 4471 Email: ACL@advantagedge.com.au
<input type="checkbox"/>	8. Change of Loan Purpose <i>(includes changing the current loan purpose of my/our loan or splitting my/our loan into multiple loan accounts and nominating the purposes for each account.)</i> <i>Note: if switching security property from investment to owner occupied supporting documentation is required please refer to submission checklist.</i>	Complete sections 1 and 9	Customer Care Fax: 1300 401 684 Email: elect@mycustomercare.com.au

Please use the Loan Variation Submission checklist to ensure supporting documentation is provided with the request. Ensure all Tax File Numbers have been removed from all supporting documentation.

LOAN VARIATION PURPOSE: *(Please provide a brief written summary of the variation)*

BROKER DECLARATION

1. I have made reasonable inquiries and can state that the product meets the applicant/s requirements and objectives as outlined by the applicant/s in this form and consider the loan as not unsuitable.
2. I confirm that the Income and Expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
3. I confirm that I have provided details of any conflicts of interest relating to this application.
4. I confirm that I have asked the applicant(s) whether the equity contribution includes non-genuine savings and have recorded the terms of repayment where applicable.
5. I have asked the following questions of the applicant/s and their answers are:
 - Has any applicant ever been a shareholder or officer of any company of which a manager, receiver, and/or liquidator has been appointed? Yes No
 - Is there any unsatisfied judgement entered in any court against any applicant, or any company of which any applicant is or was a shareholder or officer? Yes No
 - Has any application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender? Yes No
6. The applicant/s have requested the loan documents to be sent to:
 Broker Borrower Solicitor/Conveyancer

Broker signature: Date:

SECTION 1: RESPONSIBLE LENDING

LOAN REQUIREMENTS AND OBJECTIVES

My/our requirements and objectives for seeking credit or reviewing my/our credit contract are:

- Better Rate Building Consolidate Debts Investing Cash out Renovating
Restructure Redraw Capability Other objective *(please describe)*

My/our requirements and objectives for seeking an Interest Only Loan (where applicable) are:

- Construction Bridging Finance Wealth Creation (investment purposes)
 Wealth Creation – cashflow for future investment (e.g. shares, investment property, super contributions)
 Wealth Creation – intend to convert owner occupied property into investment property in the future
 Temporary reduction in income (e.g. parental leave, change in circumstances)
 Anticipated large expense items (e.g. education, renovations, furniture)
 Recommendation provided by financial planner / accountant

Other objective (please describe)

Outline any risks or benefits for my/our credit contract:

Complete the following if there are foreseeable changes (eg. Employment, Income, expenses etc.):

What is the foreseeable change?
When is this likely to occur and for how long?
What is the plan to meet ongoing financial obligations?

SECTION 2: APPLICANT DETAILS

INDIVIDUAL APPLICANT 1

Applicant status: Borrower Guarantor
Title *(Mr/Mrs/Ms/Miss/Other)*:
Surname:

INDIVIDUAL APPLICANT 2

Applicant status: Borrower Guarantor
Title *(Mr/Mrs/Ms/Miss/Other)*:
Surname:

INDIVIDUAL APPLICANT 1

Given names:

Marital Status:

Single Married Widowed De facto Divorced Number of dependants: Age/s:

Post settlement residential status:

Own home Mortgaged Renting Boarding Live with family Other **INDIVIDUAL APPLICANT 2**

Given names:

Marital Status:

Single Married Widowed De facto Divorced Number of dependants: Age/s:

Post settlement residential status:

Own home Mortgaged Renting Boarding Live with family Other **UPDATE CONTACT DETAILS**

If your details have changed since the last application please provide your updated details.

CONTACT DETAILS: APPLICANT 1

Postal address (if different from current residential address as per loan account):

State

P/code

Home phone number:

Work phone number:

Mobile number:

Email address:

CONTACT DETAILS: APPLICANT 2

Postal address (if different from current residential address as per loan account):

State

P/code

Home phone number:

Work phone number:

Mobile number:

Email address:

COMPANY – complete where company is an applicant or guarantor.

Registered company name:

ACN/ABN:

Registered as:

Proprietary/Private Public

Trading name:

Nature of business:

Principal Place of Business: (PO Box not accepted)

State

P/code

Registered Office address: (PO Box not accepted)

State

P/code

Complete where there has been a change to the company

Name of each beneficial owner: (if there has been a change since the last application)

1. DOB: / /2. DOB: / /

Residential address of each beneficial owner: (if there has been a change since original application) (PO Box not acceptable)

1. State P/code2. State P/code**TRUST – complete where Trust is an applicant or guarantor.**

Full name of Trust:

Full Business/Trading name (if any) of the Trustee: (if there has been a change since the last application)

Full name of Trustee(s): (if an individual)

1.	2.
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Full Name of Beneficiaries: (in respect of the Trust if there has been a change since the last application):

1.	2.
3.	4.

If Trustee is a company, registered company name:

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ACN/ABN:

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Registered as:

Proprietary/Private Public

Trading name:

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Nature of business:

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Names of Directors: (if a proprietary company)

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Full address of Principal Place of Business: (PO Box not accepted)

	State	P/code
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Time at Address:

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Full Registered Office address: (PO Box not accepted)

	State	P/code
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Name of each beneficial owner: (if a proprietary company)

1.	DOB: / /
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2.	DOB: / /
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Residential address of each beneficial owner:

1.	State	P/code
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2.	State	P/code
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Class of Beneficiaries:

Settlor(s):

1.Deceased 2.Minor Contributor (<\$10k) 3.Major Contributor: Full Name

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Name of each beneficial owner:

1.	DOB: / /
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2.	DOB: / /
----	----------

Residential address of each beneficial owner:

1.	State	P/code
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2.	State	P/code
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POWER OF ATTORNEY

Will the loan contract be executed under Power of Attorney? Yes* No

*please provide the following details:

Full Name:

	DOB: / /
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Residential address

	State	P/code
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SECTION 3: EMPLOYMENT

Has your employment changed since your last application? If Yes, complete the Employment and Income section. If No* complete Income section.
 *Complete the Employment and Income section where LMI is required.

EMPLOYMENT DETAILS: APPLICANT 1

Primary Occupation:

Industry:

Employment status: PAYG employee Self-employed Full Time
 Part Time Casual Contractor Not employed

If a wage or salary earner, please provide the following details:

Employer (company) name:

Contact (HR/Payroll) name and phone number: ()

Employer address:
 State P/code

Time at current employment: Years Months

If under 2 years, please provide previous employment details:

Previous employer name:

Previous occupation and industry: (if different from current)

Time at previous employment: Years Months

If self-employed, please provide the following details:

Company name:

Company address:
 State P/code

Nature of business:

Company ACN/ABN:

Time in business:

Accountant's name and contact phone number: ()

EMPLOYMENT DETAILS: APPLICANT 2

Primary Occupation:

Industry:

Employment status: PAYG employee Self-employed Full Time
 Part Time Casual Contractor Not employed

If a wage or salary earner, please provide the following details:

Employer (company) name:

Contact (HR/Payroll) name and phone number: ()

Employer address:
 State P/code

Time at current employment: Years Months

If under 2 years, please provide previous employment details:

Previous employer name:

Previous occupation and industry: (if different from current)

Time at previous employment: Years Months

If self-employed, please provide the following details:

Company name:

Company address:
 State P/code

Nature of business:

Company ACN/ABN:

Time in business:

Accountant's name and contact phone number: ()

INCOME DETAILS (All income must be shown as annual amounts)

INCOME DETAILS: APPLICANT 1

Gross Salary \$

Rental – property investments \$

Other investments (e.g. shares) \$

Other (Incl. Overtime) \$

TOTAL INCOME \$

INCOME DETAILS: APPLICANT 2

Gross Salary \$

Rental – property investments \$

Other investments (e.g. shares) \$

Other (Incl. Overtime) \$

TOTAL INCOME \$

EXPENSES (Total monthly expenses **after loan**. Includes food, housekeeping, utilities, transport, education (excluding HECs), medical/health, entertainment, insurance, child maintenance, other but excluding rent, personal loan and credit card payments.)

TOTAL MONTHLY LIVING EXPENSES: APPLICANT 1 \$

TOTAL MONTHLY LIVING EXPENSES: APPLICANT 2 \$

PERSONAL LOANS/BANK FACILITIES/OVERDRAFTS:				CREDIT CARDS/STORE CARDS:			
LENDER'S NAME	MONTHLY REPAYMENT	AMOUNT OWING \$	REF^	INSTITUTION	LIMIT \$	AMOUNT OWING \$	REF^

HIRE PURCHASES/LEASES/PERSONAL DEBTS:				OTHER (eg. HECS, Contingent Liabilities or Guarantees):			
DETAILS	MONTHLY REPAYMENT	AMOUNT OWING \$	REF^	DETAILS	AMOUNT OWING \$	REF^	
TOTAL LIABILITIES						\$	

NON GENUINE SAVINGS

My/Our deposit or equity contribution includes non-genuine savings, such as an Advance or Gift from family or friends and this is repayable.

The Advance or Gift has been captured under the liabilities section of this form. Yes No

SECTION 5: LOAN FACILITY CHANGES – please select type of loan change

LMI to be capitalised? Yes No

SECTION 6: LOAN SPLIT CHANGES – please select one type of loan change below

Increase in lending via new split: Amount: \$ Purpose:

Increase/Decrease to existing split ID: Existing Limit: \$ New Limit: \$

Change in repayment type^

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Vacant Land/Construction

Variable: Principal & Interest OR Interest Only Interest only term (1 – 10 years[†]): Years

†Fixed: Principal & Interest OR Interest Only* Fixed Rate Term Years

[†]If new fixed rate loan is required, please complete Fixed Rate Authority Form. *Interest only term must equal fixed rate term.
[†]Interest only term is limited to 5 years where the loan is for personal use and/or LVR >80%

^Please Note:
 1. These changes may incur the Restructure Administration Fee of \$100 per request.
 2. The interest rate during an Interest Only term may be higher than the interest rate during the Principal & Interest term.

Increase in lending via new split: Amount: \$ Purpose:

Increase/Decrease to existing split ID: Existing Limit: \$ New Limit: \$

Change in repayment type^

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

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Increase in lending via new split: Amount: \$ Purpose:

Increase/Decrease to existing split ID: Existing Limit: \$ New Limit: \$

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**Interest only term is limited to 5 years where the loan is for personal use and/or LVR >80%*

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**If new fixed rate loan is required, please complete Fixed Rate Authority Form. *Interest only term must equal fixed rate term.*

**Interest only term is limited to 5 years where the loan is for personal use and/or LVR >80%*

[^]Please Note:

1. These changes may incur the Restructure Administration Fee of \$100 per request.

2. The interest rate during an Interest Only term may be higher than the interest rate during the Principal & Interest term.

SECTION 7: PROPERTY SECURITY DETAILS

Please select type of security property change as security for your loan. If a new property is to be added, please complete the new property details section.

Security Substitution: Partial Discharge: Deed of Set Off:

EXISTING PROPERTY 1 DETAILS: Estimated value: \$

Property address: State P/code

Registered Proprietor:

EXISTING PROPERTY 2 DETAILS: Estimated value: \$

Property address: State P/code

Registered Proprietor:

NEW PROPERTY 1 DETAILS: Purchase price: \$ OR Estimated value: \$

Property address: State P/code

Title: Freehold Strata Other

Volume Folio Zoning

Name/s in which title is/will be held: (ALL persons registered on this title must complete this application form as co-borrower or guarantor.)

Type of property: Vacant land Construction House Unit/Townhouse Apartment Other If other please list

Please provide details of person to be contacted to arrange access to property for valuation purposes.
Contact name:

Home phone: () Work phone: ()

Mobile phone: Email address:

NEW PROPERTY 2 DETAILS:

Purchase price: \$ OR Estimated value: \$

Property address: State P/code

Title: Freehold Strata Other

Volume Folio Zoning

Name/s in which title is/will be held: (ALL persons registered on this title must complete this application form as co-borrower or guarantor.)

Type of property: Vacant land Construction House Unit/Townhouse Apartment Other If other please list

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone: () Work phone: ()

Mobile phone: Email address:

SOLICITOR/CONVEYANCER

(Mandatory for Purchase Transactions)

Company:

Address: State P/code

Contact name: Work phone: ()

Fax number: () Email address:

SECTION 8: CONSENT

Consent of Mortgagee required for

Subdivision Deceased Estate Second Mortgage Lease Easement Transfer of Ownership

Other (please specify)

Please provide current contact details of your representative, as we may need to contact them to clarify the information on this form

Company:

Address: State P/code

Contact name: Work phone: ()

Fax number: () Email address:

Consent Fees

Fees will be debited to the nominated bank account (Nominated Account), from which loan repayments are debited for the loan. If Advantaged Financial Services Pty Ltd consents to this request, the fee amount incurred will be:

- Subdivisions are \$250.00 per request
- All other requests are \$100.00 per request

SECTION 9: CHANGE OF LOAN PURPOSE

It is possible that your proposed loan may be regulated by the National Credit Code ("NCC"). The NCC may apply where:

- credit is provided under a contract;
- the applicant (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- the purpose for which credit is provided is wholly or predominantly:
 - of a personal, domestic, or household use; or
 - to purchase, renovate or improve residential property for investment purposes; or
 - to refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes

PART A

In order to determine whether or not the provisions of the NCC will apply to this loan, the Lender requires you to provide the following information:

1. Are any of the applicant(s) natural persons as described above? Yes No
2. Is the only applicant(s) a corporation? If yes, **do not complete** Part B and Part C Yes No
3. Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)? Yes No

PART B

- I/we confirm my home loan is for the loan purpose stated below and authorise Advantagedge to change my/our loan purpose accordingly
- I/we acknowledge that my/our Borrower rate **may** change to align with the new loan purpose/s stated below.

The purpose of this loan is:	Loan account 1 ID number: New Purpose	Loan account 2 ID number: New Purpose	Loan account 3 ID number: New purpose
1. To purchase a property for personal use.	\$		
2. To purchase a property for investment purposes.	\$		
3. To refinance a property for personal use.	\$		
4. To refinance a property for investment purposes.	\$		
5. To purchase vacant land for personal use.	\$		
6. To purchase vacant land for investment purposes.	\$		
7. To refinance vacant land for personal use.	\$		
8. To refinance vacant land for investment purposes.	\$		
9. To purchase vacant land and construct a property for personal use.	\$		
10. To purchase vacant land and construct a property for investment purposes.	\$		
11. To refinance vacant land and construct a property for personal use.	\$		
12. To refinance vacant land and construct a property for investment purposes.	\$		
13. To provide funds for a future personal use.	\$		
14. To provide funds for a future business/investment purpose.	\$		
TOTAL =	\$		

PART C

Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed?

Yes No

If you believe that the proposed loan is **NOT** provided wholly or predominantly for personal, domestic or household use, or to purchase, renovate, refinance, or improve residential property for investment purposes, then you must also complete the Declaration of Purpose.

Important Notice: If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the NCC, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the applicant(s).

PRIVACY NOTICE AND CONSENT

for Advantagedge Financial Services Pty Ltd (the "mortgage manager")

This privacy notice and consent relates to this application (this application) you make to a mortgage manager for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations. 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 this application to a lender or the lender's loan servicer to consider. If the lender or its loan servicer approves this 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 this application or your loan or a guarantee of the loan:

- the mortgage manager (the mortgage manager) through whom you made this application or that manages your loan. That mortgage manager is Advantagedge Financial Services Pty Ltd ACN 130 012 930;
- the lender to whom you make this application or that makes your loan available. That lender is AFSH Nominees Pty Ltd ACN 143 937 437;

- the loan servicer (the loan servicer) that considers this application or administers your loan for the lender. That loan servicer is Advantagedge Financial Services Pty Ltd ACN 130 012 930;
- the LMI insurer that considers a lender's request for LMI cover relating to this application or that gives LMI cover to the lender for your loan. That LMI insurer is either QBE Lenders Mortgage Insurance Ltd (QBE) 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 this 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 this 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 this 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 may collect information about you that is publicly available (for example from public registers or social media), or made available by third parties. We do this where:

- we distribute or arrange products on behalf of others, including our business partners;
- we can't get hold of you and need to update your contact details;
- we need information from third parties about an application you make through us;
- we need information for fraud prevention purposes;
- we are checking the security you are offering;
- we can learn insight about your financial needs, such as through property information;
- you have consented to third parties sharing it with us, such as organisations we sponsor or have loyalty programs with;
- at your request, we exchange information with your legal or financial advisers or other representatives

We may use or disclose information about you in order to combine the information that we hold about you with information about you collected from or held by external sources.

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 including help, guidance and advice;
- considering whether you are eligible for a loan or any related service, including identifying or verifying you or your authority to act on behalf of a customer;
- processing this 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;
- 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;
- identifying opportunities to improve our service to you and improving our service to you
- 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
- 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.

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, mortgage aggregators with whom your broker is associated 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 this 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; providing, managing or 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:

- real estate agents, valuers, other insurers (other than those described above), 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;
- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- organisations that are involved in debt collecting including purchasers of debt;
- fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including the Australian Securities and Investments Commission 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 the Reserve Bank of Australia (sometimes this information is de-identified), re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- companies we arrange or distribute products for;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- our joint venture partners that conduct business with us;
- organisations involved in a corporate re-organisation or transfer of NAB Group assets or business;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent customer advocates);
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business; and
- where you've given your consent or at your request, including to your representatives or advisors.

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, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and 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, analytics, research and development; and
- mailing houses and telemarketing agencies and media organisations that assist a lender or the loan servicer to communicate with you, including media or social networking sites.

SHARING OUTSIDE OF AUSTRALIA

QBE may disclose information about you to related companies situated in the Philippines or to service providers situated in India.

Genworth may disclose information about you to related companies situated in the USA, Canada or the United Kingdom.

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 this 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 this application or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process this 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:
 - this 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 this application. They may contact any person you named in this application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with this 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, the mortgage aggregator with whom your broker is associated, or a referrer) relating to processing this 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;
- 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 this 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 this 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 this 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 this application or your loan. Currently, we deal with Equifax Australia Information Services and Solutions Pty Limited. 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.

SCHEDULE

LENDER

AFSH Nominees Pty Ltd ACN 143 937 437;
 Australian Credit Licence number 391192
 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

LOAN SERVICER AND MORTGAGE MANAGER

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

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.qbelmi.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 Australia Information Services and Solutions Pty Limited

- Online: www.mycreditfile.com.au
- Equifax's credit reporting policy is set out at <http://www.equifax.com.au/privacy>
- Mail: Attention: Public Access Division Equifax Pty Ltd
 PO Box 966 North Sydney NSW 2059.

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 true.
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 Notice and Consent.
4. I/We authorise Advantedge Financial Services Pty Ltd to debit fees relating to the variation to my nominated account.

SIGN HERE – All applicants 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