

		APPLICANT 1 DETAILS				APPLICANT 2 DETAILS			
Type of Applicant		<input type="checkbox"/> Individual	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Company	<input type="checkbox"/> Individual	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Trustee	<input type="checkbox"/> Company
Shaded section to be completed if Applicant is a Company, Corporate Trustee or a Trust									
Company / Trust Name									
ABN & ACN Numbers		ABN:				ACN:			
Registered Office Address of Company									
Period at Current Address		Yrs		Mths		Yrs		Mths	
Current Status of Registered Office		<input type="checkbox"/> Own Premises		<input type="checkbox"/> Renting		<input type="checkbox"/> Other:			
Date & Place of Incorporation									
Nature of Business									
Title		<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Other _____				<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss Other _____			
Applicant Name (natural person)		Surname:				Surname:			
		First Name:				First Name:			
		Middle Name(s):				Middle Name(s):			
Debit Card Request		<input type="checkbox"/> Yes		<input type="checkbox"/> No		<input type="checkbox"/> Yes		<input type="checkbox"/> No	
Name to Appear on Card									
Loan Portion to be Linked to Card									
Card Limit Amount		\$ (Max \$5,000)				\$ (Max \$5,000)			
Date of Birth (dd/mm/yyyy)									
Driver's Licence Number		Expiry:				Expiry:			
Marital Status		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed				<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed			
Full Name of Spouse									
Dependants		Number:		Ages:		Number:		Ages:	
Contact Details		Home:		Work:		Home:		Work:	
		Mobile:		Fax:		Mobile:		Fax:	
		Email:				Email:			
Australian Permanent Resident		<input type="checkbox"/> Yes <input type="checkbox"/> No				<input type="checkbox"/> Yes <input type="checkbox"/> No			
Current Address		Postcode:				Postcode:			
Time at Current Address		Yrs		Mths		Yrs		Mths	
Current Residential Address		<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents				<input type="checkbox"/> Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With Parents			
Previous Address (if less than 12 months in current address)		Postcode:				Postcode:			
Time at Previous Address		Yrs		Mths		Yrs		Mths	
Occupation									
Employment Type	PAYG	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor				<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor			
	Self Employed	<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership				<input type="checkbox"/> Sole Trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership			
	Other	<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed				<input type="checkbox"/> Home Duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed			
Employer's Name									
Employment Start Date									
Employer Address		Postcode:				Postcode:			
Please complete shaded section below if period of employment is less than 2 years									
Previous Occupation									
Previous Employer's Name									
Period of Employment		Yrs		Mths		Yrs		Mths	
Name of Nearest Relative not living with you (must not be an applicant)									
Relationship to Relative		Phone:				Phone:			
Current Address of Relative		Postcode:				Postcode:			

LOAN / SECURITY DETAILS

		N/A FOR SPECIALIST LENDING							
	VARIABLE RATE	FIXED RATE	LINE OF CREDIT	DYNAMIC REPAYMENTS	AMOUNT	INTEREST RATE % (APR)	REPAYMENT PER MONTH	P & I	INTEREST ONLY
PORTION A	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION B	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION C	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
PORTION D	<input type="checkbox"/>	yrs	<input type="checkbox"/>	<input type="checkbox"/>	\$	%	\$	<input type="checkbox"/>	yrs
TOTAL					\$				

LOAN DETAILS

PRIME	<input type="checkbox"/> Prime	<input type="checkbox"/> Horizon	<input type="checkbox"/> LoDoc	<input type="checkbox"/> QuickStart	SPECIALIST	<input type="checkbox"/> Full Doc	<input type="checkbox"/> LoDoc PLUS	<input type="checkbox"/> LoDoc
Loan Term	yrs							
Frequency Repayment	<input type="checkbox"/> Weekly		<input type="checkbox"/> Fortnightly		<input type="checkbox"/> Monthly			
LVR (Estimate)	%							
LMI / Fee Capitalisation	<input type="checkbox"/> Yes		<input type="checkbox"/> No					
Credit Impairment <i>(Specialist Lending only)</i>	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 4	<input type="checkbox"/> 5			

LOAN PURPOSE (COMPLETE WHERE APPLICABLE)

<input type="checkbox"/> PURCHASE	<input type="checkbox"/> REFINANCING	<input type="checkbox"/> CASH OUT
Are you a First Home Buyer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is it an Arms Length Transaction? <input type="checkbox"/> Yes <input type="checkbox"/> No
Are you borrowing from any other source?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If no, please explain:

* OPTIONAL

* FUNDS POSITION (HOW TRANSACTIONS ARE TO BE FINANCED)

TRANSACTIONS REQUIRED		FUNDING SOURCES	
Purchase Price	\$	Sales Proceeds	\$
Refinance	\$	Own Funds (source)	\$
Home Improvements	\$	Gift	\$
Legal Fees	\$	Loan Amount	\$
Stamp Duty	\$	Others	\$
Loan Fees	\$		\$
Others	\$		\$
TOTAL	\$	TOTAL	\$

SECURITY PROPERTY 1

Address	
	Postcode:
Security Type	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Vacant Land <small>(additional security only)</small>
Estimated Value	\$
Contact Details for Valuer Access	
Contact Name	
Contact Number	

SECURITY PROPERTY 2

Address	
	Postcode:
Security Type	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Vacant Land <small>(additional security only)</small>
Estimated Value	\$
Contact Details for Valuer Access	
Contact Name	
Contact Number	

ANNUAL INCOME

Please attach the required documents that are applicable to you as outlined by the relevant credit policy:

APPLICANT 1 (GROSS PER ANNUM)		APPLICANT 2 (GROSS PER ANNUM)	
Salaries & Wages	\$	Salaries & Wages	\$
Contractual Overtime	\$	Contractual Overtime	\$
Pension (Type)	\$	Pension (Type)	\$
Total Gross Income	\$	Total Gross Income	\$
Self Employed Assessable Income	\$	Self Employed Assessable Income	\$
Rental Income	\$	Rental Income	\$

ASSETS AND LIABILITIES

ASSETS			LIABILITIES						
Details	Security	Value	Lender & Account Number	Amount Owed	Monthly Repayment	Credit Limit	Refinance (Tick if Yes)	Interest Rate %	Interest Only (Tick if Yes)
Existing Property (Owner Occupied)	<input type="checkbox"/>	\$	Existing Mortgage (Owner Occupied)	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Other Property (1)	<input type="checkbox"/>	\$	Existing Mortgage	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Other Property (2)	<input type="checkbox"/>	\$	Existing Mortgage	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Other Property (3)	<input type="checkbox"/>	\$	Personal Loan (1)	\$	\$		<input type="checkbox"/>		<input type="checkbox"/>
Vacant Land	<input type="checkbox"/>	\$	Personal Loan (2)	\$	\$		<input type="checkbox"/>		<input type="checkbox"/>
Motor Vehicle (1)		\$	Lease / Hire Purchase	\$	\$		<input type="checkbox"/>		<input type="checkbox"/>
Motor Vehicle (2)		\$	Credit Card (1)	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Home Contents		\$	Credit Card (2)	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Savings		\$	Credit Card (3)	\$	\$	\$	<input type="checkbox"/>		<input type="checkbox"/>
Superannuation		\$	Taxes	\$	\$		<input type="checkbox"/>		<input type="checkbox"/>
Other (1)		\$	Rent / Board Paid		\$		<input type="checkbox"/>		<input type="checkbox"/>
Other (2)		\$	Child Maintenance		\$		<input type="checkbox"/>		<input type="checkbox"/>
Other (3)		\$	Other Debts or Obligations	\$	\$		<input type="checkbox"/>		<input type="checkbox"/>
TOTAL OWNED		\$	TOTAL OWED	\$	\$	\$			

ADDITIONAL INFORMATION

I/We hereby declare that all the information marked above is true and correct.

SIGNATURE (APPLICANT 1)

SIGNATURE (APPLICANT 2)

APPLICANT DECLARATION

I/We hereby agree to the following conditions:

- The lender will engage a valuer to report on the proposed property.
- For the avoidance of doubt, the fee for valuation is not refundable once the valuation has been made, whether or not the loan is approved and whether or not the valuation meets the lender's requirements.
- The valuer's and/or inspector's reports are prepared for the lender's purposes only and remain the property of the lender. Neither the lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.
- If this application is approved, you will issue me/us with a letter of offer which, if accepted, will bind me/us to its terms and conditions, including providing security in relation to any loan made to me/us.
- If this application is approved I/we agree to pay all charges required by the lender.

I/We understand the instructions given on this application form.

I/We declare that all the information given in this application is true and correct and will remain so unless notified otherwise in writing.

I/We further respond to the following questions from the lender:

- Have you or your spouse ever been declared bankrupt or insolvent? Yes No
- If you answered yes to a) has either estate been assigned for the benefit of creditors? Yes No
- Have you or your spouse ever been shareholders or officers 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 you, your spouse or any company of which you or your spouse are or were a shareholder or officer? Yes No
- Have you, or your spouse or any company with which you are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding? Yes No
- Has any part of the Deposit or the balance due above this loan been obtained from borrowings? Yes No
- Has any application in respect of this loan been submitted by you, or any other person, to any other lender? Yes No
- Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If yes, please provide details: Yes No

I/We hereby agree that _____ may negotiate a loan on our behalf with the lender. I/We further agree to provide all information to _____ which they consider necessary to enable the negotiation of a loan. I/We declare that the information provided to _____ is true and correct and further declare that I/we am/are over the age of eighteen (18) years. I/We acknowledge that no representation or warranty is given by the lender as to the taxation consequences of any borrowing and I/we have obtained my/our own advice in that regard. I/We acknowledge and agree that if my/our application is approved any loan made by the lender to me/us will be subject to the lender's loan terms and conditions, a copy of which will be forwarded to me/us for signature with the lender's letter of loan approval.

APPLICANT 1	SIGNATURE	NAME IN PRINT	DATE
APPLICANT 2	SIGNATURE	NAME IN PRINT	DATE

INTERVIEWER DECLARATION

I _____, hereby make the following representations:

- The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications. If no, please provide details: _____ Yes No
- The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications. If no, please provide details: _____ Yes No

Full Name of Interviewer		Date of Interview	
Address of Interviewer			
Signature			

The loan you have applied for may be regulated by the National Credit Code (“the Code”). Generally, the Code applies where:

- a.** Credit is provided under a contract;
- b.** The borrower (debtor/mortgagor) is a natural person or strata corporation; or
- c.** The credit is provided or intended to be provided wholly or predominantly: (i) for personal, domestic or household purposes; or (ii) to purchase, renovate or improve residential property for investment purposes; or (iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information:

1. Are any of the borrowers a natural person?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Are any of the borrowers a corporation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Are any of the borrowers a strata corporation (ie, a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes?)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

PART B

The purpose(s) of this proposed loan is/are:	Loan Amount Sought	
	Code	Non-Code
4. To purchase a residence for owner occupation.	\$	
5. To refinance an owner-occupied residence for personal use.	\$	
6. To refinance an owner-occupied residence for business use.		\$
7. To purchase, construct, renovate or improve a residential property for investment purposes.	\$	
8. To refinance a non-residential property for investment purposes.		\$
9. To refinance credit that has been provided to purchase, construct, renovate or improve a residential property for investment purposes.	\$	
10. To refinance the construction of a residence to be owner-occupied.	\$	
11. To finance the construction of a non-residential property for investment purposes.		\$
12. To provide a Line of Credit for personal use.	\$	
13. To provide a Line of Credit for renovating or improving a residential property for investment purposes.	\$	
14. To provide a Line of Credit for business/investment purposes other than renovating or improving a residential property for investment purposes.		\$
15. To have available credit to make personal purchases.	\$	
16. To provide funds for future personal use.	\$	
17. To provide funds for future investment use for constructing, renovating or improving a residential property for investment purposes.	\$	
18. To provide funds for future business/investment purposes other than constructing, renovating or improving a residential property for investment purposes.		\$
19. Other		\$
TOTALS:	\$	\$

PART C

20. Is the loan a Code loan?

 Yes

 No

It is a Code loan where, in Part B, the total for Code is greater than the total for non-Code. All amounts sought for a corporation borrower (other than a strata corporation) count as non-Code. If you believe that the proposed loan is NOT a Code loan, then you must complete the Declaration of Purpose.

IMPORTANT NOTICE

If you declare that the loan has a business purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred in this process are to be borne by the borrower.

SIGNATURE (APPLICANT 1)	NAME IN PRINT	DATE
SIGNATURE (APPLICANT 2)	NAME IN PRINT	DATE

DECLARATION OF PURPOSE: UNDER THE NATIONAL CREDIT CODE WHERE CREDIT IS TO BE APPLIED WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES OTHER THAN INVESTMENT IN RESIDENTIAL PROPERTY

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

IMPORTANT: You should **NOT** sign this declaration unless this loan is wholly or predominantly for business purposes, or investment purposes other than investment in residential property.

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

SIGNATURE (APPLICANT 1)	NAME IN PRINT	DATE
SIGNATURE (APPLICANT 2)	NAME IN PRINT	DATE

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

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

ADDRESS FOR NOTICES

IMPORTANT - PLEASE READ THIS FORM CAREFULLY

Under the National Credit Code, if there is more than one borrower and the borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them.

If you sign this nomination form, a notice or other document given to the nominated borrower, while the nomination remains in force, will be taken to have been given to all borrowers who have signed this form.

You are entitled to receive a copy of any notice or other document under the National Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider.

Any person who has signed this form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code.

BORROWERS NOMINATION

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

SIGNATURE (APPLICANT 1)	NAME IN PRINT	DATE
SIGNATURE (APPLICANT 2)	NAME IN PRINT	DATE

ACKNOWLEDGEMENT AND AUTHORITY TO GIVE AND RECEIVE PERSONAL INFORMATION (PRIVACY ACT 1988)

Please read carefully as each proposed Applicant and Guarantor must sign this acknowledgement and authority.

ORIGINATOR (PRINT)	GUARANTOR (PRINT)
APPLICANT 1 (PRINT)	APPLICANT 2 (PRINT)

I/We acknowledge that I/we have made an application for credit from the Originator.

I/We propose to support the application for credit with **my/our** guarantee.

I/We agree that the Originator, Credit Provider or Mortgage Insurer named in the Schedule, who at any time provides or has any interest in the credit can do any of the following.

1. Personal Information

- Seek and use a commercial and consumer credit report containing information about **my/our** activities or credit worthiness in or outside of Australia for the purpose of assessing an application for credit.
- If **my/our** application is for consumer credit, seek from a credit reporting agency a commercial and consumer credit report about **me/us**.
- Seek and use credit information about **me/us** to assess the application.

2. Collection of overdue payments

Seek and use a commercial and consumer credit report about **me/us** provided by a credit reporting agency to collect overdue payments from **me/us**.

3. Use of Information by Mortgage Insurers

A Mortgage Insurer may use the information provided by **me/us** to assess the risk of providing mortgage insurance to the Credit Provider in relation to any finance sought by or provided to **me/us** or to assess the risk of defaulting on **my/our** obligations either as Borrower or Guarantor.

4. Exchange of information between Credit Providers

Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about **my/our** credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator, Credit Provider or Mortgage Insurer may seek an opinion from a credit provider or a credit reporting agency and such person is hereby authorised to provide an opinion on **me/us**.

5. Exchange of information with Advisers

Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to **me/us** any consumer or commercial credit information.

6. Provide information to Guarantors

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to **me/us**.

7. Provide information for Securitisation

Disclose any report or personal information about **me/us** to another person in connection with or the exercise of their rights in respect of management, credit enhancement, warehouse facilities, enforcement, funding, financial accommodation, or otherwise by means of an arrangement involving securitisation.

8. Provide information to Credit Reporting Agencies

Give to a credit reporting agency personal or commercial information about **me/us**. The information may include the kind of information described below.

- Identity particulars which are:
 - My/Our full name, including any known aliases, gender and date of birth;
 - A maximum of three addresses consisting of a current or last known address and two immediately previous addresses;
 - Name of my/our current or last known employer; and
 - My/Our driver's licence number.
- The fact that I/we have applied for credit and the amount.
- The fact that the Credit Provider is a current Credit Provider to **me/us**.
- Payments which become overdue more than 60 days and for which collection action has commenced.
- Advice those payments are no longer overdue.
- Cheques drawn by **me/us** which have been dishonoured more than once.
- In specified circumstances, that in the opinion of the Originator, Credit Provider and Mortgage Insurer I/we have committed a serious credit infringement.
- That credit provided to **me/us** by the Originator or Credit Provider has been paid or otherwise discharged.

9. Verification of Identity

Seek and use **my/our** Personal Information for assessment and verification in compliance with obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act") and request further Personal Information from **me/us**, even if such Personal Information was previously sought.

I/We consent to the originator or credit provider disclosing **my/our** personal information to a third party who provides services in respect of verification for AML/CTF purposes.

I/We acknowledge that if **I/we** do not provide the Personal Information required, the Originator, Credit Provider or Mortgage Insurer may not be able to provide **me/us** with credit or other products and services.

If **my/our** application is for commercial credit **I/we** consent to a trade insurer obtaining a credit report in order to assess whether to insure the Credit Provider for the credit given to **me/us**, or the risk of providing insurance, or to assess the risk of a default by **me/us** of this credit.

I/We also understand and agree that the Originator may be paid and retain fees, margins and commission in respect of the credit arranged by the Originator.

I/We declare that **I am/we are** over the age of 18 and the information provided for **my/our** application for credit are true and correct.

SCHEDULE

In this Acknowledgement, Credit Provider means each and every one of the following organisations (whether acting individually or together):

FINANCE FOR LIFE - CENTRAL PROCESSING CENTRE SUITE 1, 126 VICTORIA ROAD, GLADESVILLE NSW 2111	ABN: 86 107 957 826 TELEPHONE: 1300 889 511
PERPETUAL TRUSTEE COMPANY LIMITED LEVEL 12, 123 PITT STREET, SYDNEY NSW 2000	ABN: 42 000 001 007 TELEPHONE: (02) 9229 9000
RESIMAC LIMITED LEVEL 9, 45 CLARENCE STREET, SYDNEY NSW 2000	ABN: 67 002 997 935 TELEPHONE: 1300 764 447

In this Acknowledgement, the Mortgage Insurer means each and every one of the following organisations (whether acting individually or together):

GENWORTH FINANCIAL MORTGAGE INSURANCE PTY LIMITED LEVEL 26, 101 MILLER STREET, NORTH SYDNEY NSW 2060	ABN: 60 106 974 305 TELEPHONE: 1300 655 422
QBE LENDERS MORTGAGE INSURANCE LTD LEVEL 21, 50 BRIDGET STREET, SYDNEY NSW 2000	ABN: 70 000 511 071 TELEPHONE: 1300 367 764

	<i>SIGNATURE</i>	<i>NAME IN PRINT</i>	<i>DATE</i>
APPLICANT 1			
APPLICANT 2			
GUARANTOR			

PRIVACY STATEMENT CONCERNING YOUR PERSONAL INFORMATION (PRIVACY ACT 1988)

Finance For Life (ABN 86 107 957 826) understands that your privacy is important. We are committed to ensuring that your personal information is handled properly by our staff and our service providers. We comply with the Privacy Act 1988 as amended by the Privacy (Private Sector) Amendment Act 2000 ("Act").

This Statement is to make you aware of matters required to be disclosed by the National Privacy Principles (NPPs) in relation to the personal information provided by you, (such as your name and address and contact details) in the Finance Application Form or similar form ("Personal Information") whether as a proposed Borrower or Guarantor. This Personal Information will be handled by Finance For Life in accordance with the NPPs and this statement. If you are completing the Finance Application Form on our website or are providing any other Personal Information via our website, please ensure that you also read our Website Privacy Policy. That policy has specific information on Finance For Life's information handling practices specific to our website.

NOTE: The use of credit reports and information derived from those reports is regulated by Part IIIA of the Act. You must read and complete our Acknowledgement and Authority to Give and Receive Credit Information in relation to how we handle this information.

Collecting and Using Personal Information

Finance For Life only collects and uses Personal Information that is necessary for its business purposes, to provide our products and services to you including credit facilities. In particular, we will use your Personal Information to:

- Assess your application to be a borrower or guarantor;
- Verify your details;
- Assess our risk for legislative purposes;
- Provide credit (if the application is successful);
- Process and manage your application; and or
- Administer the loan account.

If you do not provide the Personal Information required by the Finance Application Form, Finance For Life may not be able to provide you with credit and or other products and services.

PRIVACY STATEMENT CONCERNING YOUR PERSONAL INFORMATION (PRIVACY ACT 1988) CONTINUED...

In addition we may use your Personal Information to provide you with information about our existing and new products and services. Where this is direct marketing material you have the right to request not to accept it.

Disclosing Personal Information

In order to provide our products and services, we may need to share Personal Information with other organisations. Commonly, organisations we would share such information with, include:

- related companies
- agents, contractors and service providers to Finance For Life
- your employer/s or referees
- programme managers
- rating agencies
- mortgage insurers
- title insurers
- funders
- your or our professional advisers
- financial institutions and securitisers
- other credit providers
- your bank
- government and other regulatory bodies
- law enforcement agencies
- debt collectors
- trustee companies

Further request for and verification of Personal Information

In order to comply with its obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act")**, Finance For Life may request further Personal Information from you, even if such information was previously obtained.

The Personal Information may be used for assessment and verification for compliance under the AML/CTF Act. You consent to the use of the Personal Information for such purposes.

If you do not provide the Personal Information required, Finance For Life may not be able to provide you with credit or other products and services.

When Finance For Life requests Personal Information from you for this purpose, you must comply with such requests.

Accessing and Updating Personal Information

You may access your personal information by contacting your usual contact person at Finance For Life or Finance For Life's Privacy Officer on the contact details below.

Our Contact Details

Finance For Life

Central Processing Centre

PO Box 577, Gladesville NSW 1675

Suite 1, 126 Victoria Road Gladesville NSW 2111

P 1300 889 511 F 02 8876 9700 E info@financeforlife.com.au

www.financeforlife.com.au

RESIMAC Limited

Level 9, 45 Clarence Street

Sydney NSW 2000

P 1300 764 447 F 1300 732 226

MORTGAGE INSURERS

The following statement is provided for your information in relation to Mortgage Insurers only. This is only a summary and Finance For Life accepts no liability for, among other things, the collection, disclosure or use of your personal information by any Mortgage Insurer.

Finance For Life may disclose personal information to Mortgage Insurers for purposes related to the provision of mortgage insurance to Finance For Life in relation to any finance sought by or provided to you. The Mortgage Insurer may use this (among other things) to assess the risk of providing mortgage insurance or assess the risk of default. If Personal Information required is not provided to the Mortgage Insurer, the Mortgage Insurer may not be able to provide the insurance that Finance For Life requires in order to provide you with credit or other product or services.

The Mortgage Insurer may disclose your Personal Information for the purposes described above, to its related companies whether in Australia or overseas; reinsurers; credit reporting agencies; its service providers; its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; government and other regulatory bodies; ratings agencies; payment system operators; other financial institutions, securitisers and credit providers. You may access the Personal Information collected by the Mortgage Insurer by contacting the Mortgage Insurer.

Mortgage Insurer Contact Details

QBE Lenders Mortgage Insurance LTD

ABN 70 000 511 071

Level 21, 50 Bridge St, Sydney NSW 2000

P (toll free) 1300 367 764

Genworth Financial Mortgage Insurance PTY LTD

ABN 60 106 974 305

Level 26, 101 Miller St, North Sydney 2060

P 1300 655 422