

		APPLICANT 1 DETAILS		APPLICANT 2 DETAILS	
Type of Applicant		<input type="checkbox"/> Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company		<input type="checkbox"/> Applicant <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Company	
FOR COMPANY AND / OR TRUST BORROWERS COMPLETE DETAILS ON FOLLOWING PAGE					
		Mortgagor <input type="checkbox"/> Y <input type="checkbox"/> N		Mortgagor <input type="checkbox"/> Y <input type="checkbox"/> N	
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 / Trustee / Directors		Surname		Surname	
		First / Middle		First / Middle	
Date of Birth					
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		Number:	
		Ages		Ages:	
Contact Details		H		H	
		W		W	
		M		M	
		F		F	
		Email		Email:	
Australian Resident		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Current Address		Postcode		Postcode	
Date moved to Current Address		/ /		/ /	
Current Residential Status		<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		From To		From To	
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)	
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's Address (must be place of business)		Postcode		Postcode	
Employer's Phone Number					
Are you on Probation		<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Please complete below if current period of employment is less than 2 years					
Previous Occupation					
Previous Employer's Name					
Period of Employment		From To		From To	
Details of Nearest Relative not living with you (must not be an applicant)					
Name & Relationship of Relative					
Current Address of Relative (must be place of residence)		Postcode		Postcode	
Day Contact Number of Relative		H/W M		H/W M	

COMPANIES			
Registered company name:			
ACN		ABN	
Principal place of business			
Period at Current Address		Postcode	
Phone number:		Fax number:	
Date & Place of Incorporation		Industry:	
Nature of business activities:		Current Status of Registered Office	<input type="checkbox"/> Own Premises <input type="checkbox"/> Renting <input type="checkbox"/> Other

TRUSTS			
Full name of trust			
Type of trustee	<input type="checkbox"/> Company <input type="checkbox"/> Individual		
ACN		ABN	
Year established		Country established	
Type of trust			

COMPANY TRUSTEE			
Registered company name:			
ACN		ABN	
Principal place of business			
Period at Current Address		Postcode	
Phone number		Fax Number:	
Date & Place of Incorporation		Industry	
Nature of business activities		Current Status of Registered Office	<input type="checkbox"/> Own Premises <input type="checkbox"/> Renting <input type="checkbox"/> Other

INDIVIDUAL TRUSTEE		
Title e.g.: Mr/Mrs/Ms/Miss/Dr		
Family name		
Given name (s)		
Full address		
Postcode		
Phone numbers	Work:	Home:
Email address		
Date of birth		

Trust details – supporting documentation

In all instances, you must also provide us with:

- A certified copy of the trust deed and any document amending the trust deed or appointing the trustee;
- A list comprising the full name of each beneficiary or class of beneficiary; and
- A list of the names and addresses of all other trustees if not identified.

Trust beneficiaries

Please list the names and addresses of ALL beneficiaries, or, where the terms of the trust identify the beneficiaries by reference to membership of class – details of the class.

LOAN/SECURITY DETAILS

		Not Applicable 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

<input type="checkbox"/> Prime Full Doc <input type="checkbox"/> Prime LoDoc <input type="checkbox"/> Construction <input type="checkbox"/> Annual Fee	
Loan Term	yrs
Frequency Repayment	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
LVR (Estimate)	%
LMI Capitalisation	<input type="checkbox"/> Yes <input type="checkbox"/> No

SPECIALIST LENDING LOAN DETAILS

<input type="checkbox"/> Full Doc <input type="checkbox"/> Low Doc Plus	
Loan Term	yrs
Frequency Repayment	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
LVR (Estimate)	%
Fees Capitalisation	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Impairment	<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"/> Construction		<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			

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	\$	FHOG	\$
Loan Fees	\$	Others	\$
Others	\$		\$
TOTAL	\$	TOTAL	\$

SECURITY PROPERTY 1

Address		
	Postcode	
Security Type	<input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment	<input type="checkbox"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Town House/Duplex <input type="checkbox"/> Vacant Land
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"/> House <input type="checkbox"/> Unit <input type="checkbox"/> Town House/Duplex <input type="checkbox"/> Vacant Land
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	\$

LOAN APPLICATION FORM

ASSETS AND LIABILITIES

ASSETS		
Details	Security	Value
Existing Property (Owner Occupied)	<input type="checkbox"/>	\$
Other Property (1) _____	<input type="checkbox"/>	\$
Other Property (2) _____	<input type="checkbox"/>	\$
Other Property (3) _____	<input type="checkbox"/>	\$
Vacant Land	<input type="checkbox"/>	\$
Motor Vehicle Make / Year		\$
Motor Vehicle Make / Year		\$
Home Contents		\$
Savings		\$
Superannuation		\$
Other (1) _____		\$
Other (2) _____		\$
Other (3) _____		\$
Other (4) _____		\$
Total Owned		\$

LIABILITIES				
Lender & Account Number	Amount Owed	Monthly Repayment	Credit Limit	Refinance Yes / No
Existing Mortgage-Home _____	\$	\$ Rate %	\$	<input type="checkbox"/>
Existing Mortgage _____	\$	\$ Rate %	\$	<input type="checkbox"/>
Existing Mortgage _____	\$	\$ Rate %	\$	<input type="checkbox"/>
Personal Loan / Line of Credit (1) _____	\$	\$		<input type="checkbox"/>
Personal Loan (2) _____	\$	\$		<input type="checkbox"/>
Lease/Hire Purchase	\$	\$		<input type="checkbox"/>
Credit Card (1) _____	\$	\$	\$	<input type="checkbox"/>
Credit Card (2) _____	\$	\$	\$	<input type="checkbox"/>
Credit Card (3) _____	\$	\$	\$	<input type="checkbox"/>
Taxes	\$	\$		<input type="checkbox"/>
Rent/Board Paid		\$		
Child Maintenance		\$		
Other Debts or Obligations Include interest free debts	\$	\$	\$	<input type="checkbox"/>
Total Owed	\$	\$	\$	

If insufficient room please attach a separate signed page detailing Assets and Liabilities

Please ensure any loans you have Guaranteed are also listed

ADDITIONAL INFORMATION

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

Applicant 1 Signature

Applicant 2 Signature

Initials: _____ / _____

APPLICANT DECLARATION

I/we hereby agree to the following conditions:

- a) The Lender will engage a valuer to report on the proposed property.
- b) 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 Lenders requirements.
- c) 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.
- d) 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**.
- e) 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

- | | YES | NO |
|---|--------------------------|--------------------------|
| a) Have you or your spouse ever been declared bankrupt or insolvent? | <input type="checkbox"/> | <input type="checkbox"/> |
| b) If you answered yes to a) has either estate been assigned for the benefit of creditors? | <input type="checkbox"/> | <input type="checkbox"/> |
| c) Have you or your spouse ever been registered with Veda Advantage as being in default? | <input type="checkbox"/> | <input type="checkbox"/> |
| d) Have you or your spouse ever been shareholders or officers of any company of which a manager receiver and/or liquidator has been appointed? | <input type="checkbox"/> | <input type="checkbox"/> |
| e) 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? | <input type="checkbox"/> | <input type="checkbox"/> |
| f) 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? | <input type="checkbox"/> | <input type="checkbox"/> |
| g) Has any part of the Deposit or the balance due above this loan been obtained from borrowings? | <input type="checkbox"/> | <input type="checkbox"/> |
| h) Has any application in respect of this loan been submitted by you, or any other person, to any other lender? If so give details | <input type="checkbox"/> | <input type="checkbox"/> |
| i) 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: | <input type="checkbox"/> | <input type="checkbox"/> |

I/We hereby agree that Great Southern Loan may negotiate a loan on our behalf with the lender. **I/We** further agree to provide all information to Great Southern Loan which they consider necessary to enable the negotiation of a loan. **I/We** declare that the information provided to Great Southern Loan is true and correct and further declare that **I/We am/are** over the age of eighteen (18) years. **I/We** consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. **I/We** agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. **I/We** acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan. **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's Signature	Guarantor's Signature	Date
Applicant 1	_____	_____	_____
Applicant 2	_____	_____	_____

INTERVIEWER DECLARATION

I _____, hereby make the following representations:

- | | YES | NO |
|---|--------------------------|--------------------------|
| a) The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications. If no, please provide details: _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| b) The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications. If no, please provide details: _____ | <input type="checkbox"/> | <input type="checkbox"/> |

Full Name of Interviewer:	_____
Date of Interview:	_____
Address of Interviewer:	_____
Signature:	_____

The following schedule confirms relevant upfront fees payable in regard to a new application (or increase to an existing loan) I/we understand that any loans withdrawn will require the relevant fees to be paid. Fees to be paid include and not limited to the schedule below.

Please note that any loans withdrawn at any stage will still require payment of any legal or valuation fees incurred.

LOAN ESTABLISHMENT FEES

Loan Amount > \$1,000,000	Total Application Fee
Loan Amount >\$50,000 to ≤ \$1,000,000	Nil
(Payable at Settlement)	\$440.00

VALUATION FEES (per security)

Valuation fees are approximates only If different from amount quoted you will be advised.	Property Value	Approximate Cost
Construction Loans (if applicable)	\$0 - \$1,000,000	\$330.00
Progress Inspection Fees (Per Inspection)	\$1,000,000 PLUS	POA
Payable on Settlement of land	Five Required	As Above \$110 each

Valuation Fees to be paid at Conditional Approval; no valuation will be ordered until funds received.

PROFESSIONAL PRODUCT FEES

(these fees are estimated only and will be confirmed in your Credit Contract)

Settlement Fee Prime Full Doc & Prime Low Doc up to	Nil
Settlement Fee Specialist, Low Doc Plus	\$599.00


LEGAL FEES

(these fees are estimated only and will be confirmed in your Credit Contract)

New Loan (1 Security not including disbursements) Approx.	\$440.00
Additional Advance (no further security not including disbursements)	\$192.50
Additional Advance (with further security)	\$302.50
Multiple Securities (per additional security)	\$165.50
Guarantees, Trusts, etc (per document)	\$110.00
Amendments	\$55.00

Credit Card Details

Name: _____ Expiry Date: ____ / ____ / ____ CV _____

Amount: \$ _____ Credit Card Type: _____  only accepted

Card Number: _____

Signature: x _____ Date: ____ / ____ / ____

I / we agree to pay all fees due in relation to the arrangement of this loan.

	Applicant's Signature	Guarantor's Signature	Date
Applicant 1			
Applicant 2			

LOAN PURPOSE DECLARATION FORM

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 ordinarily resident in Australia and/or its territories; and
- (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.

To determine whether or not the Code applies to this loan, the lender requires you to provide the following information.

Part A

To be completed by all borrowers (Please tick the appropriate box)		Yes	No
1	Are any of the borrowers natural persons?	<input type="checkbox"/>	<input type="checkbox"/>
2	Are any of the borrowers a corporation? Companies do not need to complete Part B and Part C	<input type="checkbox"/>	<input type="checkbox"/>
3	Are any of the borrowers strata corporations (that is, a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/>	<input type="checkbox"/>

Part B

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

Part C

1. 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 obligated 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.

Applicant 1 Signature

Applicant 1 Name In Print

Date

____ / ____ / ____

Applicant 2 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.

Applicant 1 Signature

Applicant 1 Name In Print

Date

Applicant 2 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.

ADDRESSES 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.

BORROWER'S 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.

Applicant 1 Signature

Applicant 1 Name In Print

Date

____ / ____ / ____

Applicant 2 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):

Agent (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.

I. Identity particulars which are:

- a) **My/our** full name, including any known aliases, gender and date of birth;
- b) A maximum of three addresses consisting of a current or last known address and two immediately previous addresses;
- c) Name of **my/our** current or last known employer; and
- d) **My/our** driver's licence number.

II. The fact that **I/we** have applied for credit and the amount.

III. The fact that the Credit Provider is a current Credit Provider to **me/us**.

IV. Payments which become overdue more than 60 days and for which collection action has commenced.

V. Advice those payments are no longer overdue.

VI. Cheques drawn by **me/us** which have been dishonoured more than once.

VII. In specified circumstances, that in the opinion of the Originator, Credit Provider and Mortgage Insurer **I/we** have committed a serious credit infringement.

VIII. 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):

Perpetual Trustee Company Limited Level 12, 123 Pitt Street, Sydney NSW 2000	ABN: 42 000 001 007 Telephone: (02) 9229 9000
Permanent Custodians Limited 35 Clarence Street, Sydney NSW 2000	ABN: 55 001 426 384 Telephone: 1800 622 812
RESIMAC Limited Level 9, 45 Clarence Street, Sydney NSW 2000	ABN: 67 002 997 935 Telephone: (02) 9248 0300
Great Southern Loans Pty Ltd 6/121 Queen Street, Campbelltown, NSW 2560	ABN: 18 092 681 251 Telephone: (02) 9239 0399

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 Bridge Street, Sydney NSW 2000	ABN: 70 000 511 071 Telephone: 1300 367 764

	Applicant's Signature	Guarantor's Signature	Date
Applicant 1:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Applicant 2:	<input type="text"/>	<input type="text"/>	<input type="text"/>

PRIVACY STATEMENT CONCERNING YOUR PERSONAL INFORMATION (PRIVACY ACT 1988)

Great Southern Loans Pty Ltd (GSL (the Originator) ACN 092 681 251 & RESIMAC Limited ACN 002 997 935 ("RESIMAC") 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 GSL & RESIMAC 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 GSL's & RESIMAC'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

GSL & RESIMAC 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:

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

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

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:

- | | |
|--|---|
| <ul style="list-style-type: none"> • related companies • agents, contractors and service providers to RESIMAC • your employer/s or referees • originators • rating agencies • mortgage insurers • title insurers • funders | <ul style="list-style-type: none"> • 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")**, GSL or RESIMAC 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, GSL & RESIMAC may not be able to provide you with credit or other products and services.

When GSL or RESIMAC 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 GSL or RESIMAC's Privacy Officer on the contact details below.

Our Contact Details

Great Southern Loans Pty Ltd
6/121 Queen Street
Campbelltown NSW 2560
Telephone: (02) 9239 0399
Facsimile: (02) 8001 6243

Resimac's Contact Details

RESIMAC Limited
Level 9, 45 Clarence Street
Sydney NSW 2000
Telephone: (02) 9248 0300
Facsimile: (02) 9248 2304

MORTGAGE INSURERS

The following statement is provided for your information in relation to Mortgage Insurers only. This is only a summary and GSL nor RESIMAC accept liability for, among other things, the collection, disclosure or use of your personal information by any Mortgage Insurer.

GSL and/or RESIMAC may disclose personal information to Mortgage Insurers for purposes related to the provision of mortgage insurance to RESIMAC 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 RESIMAC 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 Street, SYDNEY NSW 2000
Toll Free call 1300 367 764

Genworth Financial Mortgage Insurance Pty Limited ABN 60 106 974 305
Level 26, 101 Miller Street, North Sydney NSW 2060
Tel: 1300 655 422