

PRIVACY NOTICE AND CONSENT

for Advantedge 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 Advantedge 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 Advantedge 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 or its distributors 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;

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- 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

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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.

We can give information obtained from credit reporting bodies about you to related companies

We can give information we obtain from credit reporting bodies about you to any of our related companies to enable the related company to process another credit application you make to it and to collect any payment that is overdue in relation to that credit facility

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
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 5, 2 Park, 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.

SIGN HERE – all applicants and guarantors (if applicable) 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:

IDENTIFICATION CHECK: 100 POINT IDENTIFICATION CHECK

100 Point Identification Check **MUST** include at least one document with photo identification. Original documents **MUST** be sighted by an Authorised Broker and a clear copy of the documents must accompany this form.

ACCEPTABLE DOCUMENTS

** Only one birth certificate or passport per check accepted.*

Birth Certificate* or Citizen Certificate	70 points
Current Passport* or Expired Passport* (<i>Expired not cancelled, which was current in the preceding two years</i>)	70 points
Australian Drivers Licence	70 points
Student Photo ID Card (<i>Issued by an Australian Tertiary Education Institution</i>)	40 points
Pension Concession or Health Care Cards	40 points
Individual has been known to an Authorised Broker for a minimum of 12 months	40 points
Name/address confirmed by current or previous employer	35 points
Land Rates Notice	35 points
Public utilities record	25 points
Medicare Card	25 points
Financial institution passbook, debit or credit card (<i>1 per institution</i>)	25 points

APPLICANT 1:

	Document 1	Document 2	Document 3	Document 4
Document type				
Date of birth (<i>if shown</i>)	/ /	/ /	/ /	/ /
Place of issue				
Date of issue	/ /	/ /	/ /	/ /
Document number				
Expiry date	/ /	/ /	/ /	/ /
	Points	Points	Points	Points
TOTAL POINTS				

Full name – surname first (*please print*):

Former name (*surname first*)^{*}

Applicant signature:

X

^{*}To be completed where names on supporting documentation is inconsistent with ID documents. If applicable, please provide proof of name change.

APPLICANT 2:

	Document 1	Document 2	Document 3	Document 4
Document type				
Date of birth (<i>if shown</i>)	/ /	/ /	/ /	/ /
Place of issue				
Date of issue	/ /	/ /	/ /	/ /
Document number				
Expiry date	/ /	/ /	/ /	/ /
	Points	Points	Points	Points
TOTAL POINTS				

Full name – surname first (*please print*):

Former name (*surname first*)^{*}

Applicant signature:

X

^{*}To be completed where names on supporting documentation is inconsistent with ID documents. If applicable, please provide proof of name change.

I am satisfied that the identity of the Applicant/s whose name, former name (if applicable), date of birth, residential address, and signature appears within this application has been verified in accordance with the criteria listed above. I also confirm that I have sighted the original documents in verifying the Applicants' identity and that true and complete copies of these are supplied with this application.

Authorised Broker signature: X	Date completed: / /
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