

Privacy notice and consent:

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

The applicant(s) acknowledge(s) that they have made an application for credit or to provide a guarantee. The application for credit may be for consumer credit or commercial credit.

In this document, and where appropriate a reference to personal information includes 'sensitive information', 'credit information' and 'credit eligibility information' as defined in the Privacy Act 1988 (Cth) (the Act).

This privacy notice tells you how certain organisations collect personal information about you, what they use the personal information for and who they share the personal information with. If any of those organisations collect personal information that can be used to identify you, it will take reasonable steps to notify you of that collection.

We may (from time to time) update, vary, amend or replace this privacy notice by giving you notice about the changes.

Organisations that collect personal information about you

This privacy notice and consent extends to cover the following organisations that may collect personal information about you relating to your application or your loan or a guarantee of the loan.

- the Credit Provider to whom you make the application or that makes your loan available and named in the Schedule (this privacy notice and consent as well as the Credit Provider's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Credit Provider);
- the Originator being those companies that supply credit services in relation to your application and named in the Schedule (this privacy notice and consent as well as the Originator's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Originator);
- any applicable mortgage insurer (the LMI Insurer) that considers the Credit Provider's request for lender's mortgage insurance for the loan and named in the Schedule (this privacy notice and consent as well as the LMI Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the LMI Insurer); and
- any applicable title insurer (the Title Insurer) that considers the Credit Provider's request for title insurance cover for your loan, and its related entities named in the Schedule (this privacy notice and consent as well as the Title Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Title Insurer).

Each of these organisations is described in this privacy notice and consent as "organisations", "we" and "us". The LMI Insurer and the Title Insurer are together described as "Insurers".

Each of the Credit Provider, Originator and the Insurers may update their respective privacy policies from time to time.

How we collect personal information from you

We will collect personal information about you from you, in relation to your application for credit and as well as any guarantee. Most personal information that we can collect is collected from the credit application and any supporting documentation supplied in connection with your credit application. If your credit application is approved, then we can also collect personal information about you from the records we maintain about the products and services you receive from us. We can check and verify that personal information from sources referred to in the credit application and/or in this privacy notice and consent.

How we collect personal information from other sources

We can collect personal information about you from other sources in any manner permitted by the Act. We will only collect personal information from other sources where it is reasonably necessary for us to do so in relation to or in connection with your credit application, your loan and any guarantee in relation to your loan. Examples of such sources of personal information include:

- we obtain personal information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information either within or outside of Australia) from a Credit Reporting Body for any purpose described below;
- we obtain personal information about your credit application, loan or a guarantee of the loan, from any organisation described or referred to in the section titled "Organisations that collect personal information about you";
- if we are unable to contact you and we obtain publicly available personal information about you in order to update our records and your contact details;
- we check property details, your offer of any security, through public registers or our service providers including a Credit Reporting Body; or
- we exchange information with your legal, financial advisers or other representatives and advisors in relation to or in connection with your credit application, loan or a guarantee of the loan.

When the law authorises or requires collection of personal information

There are laws that affect organisations that require us to collect and disclose your personal information. For example, we may require information about you to verify your identity under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) "AML/CTF Act.

How your personal information may be used

The Credit Provider and the Originator may collect and disclose your personal information for purposes including:

- supplying (including procuring the supply to) you with information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested or to provide a guarantee;
- processing the credit application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- telling you about other products or services it or its related companies make available and that may be of interest to you, unless you tell them not to (this relates to direct marketing);
- 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 any law, regulation or code binding on it; and
- any purpose to which you have consented.

You can tell the Credit Provider or the Originator (if any identified in the Schedule) at any time if you no longer wish to receive direct marketing information or offers from them. They will process your request as soon as reasonably practicable after receipt of the request.

Also the Credit Provider or the Originator may use personal information about you to:

Privacy notice and consent (continued):

- enable an Insurer to assess the risk of providing insurance to the Credit Provider or to address the Credit Provider'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 personal information about you:

- to decide whether to insure the Credit Provider under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to the Credit Provider;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI Insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a Credit Provider 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 Act as well as laws regulating insurance contracts in Australia (including the 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 Credit Provider 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 Credit Provider;
- 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 including requirements under the Act as well as laws regulating insurance contracts in Australia (including the Insurance Contracts Act 1984) as amended from time to time; and
- for any other purpose under the contract of insurance between the Credit Provider and the Title Insurer.

How we share your personal information

Sharing information with credit providers

We can 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 including relating to your credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator, Credit Provider or any Insurer may seek an opinion from a credit provider or a Credit Reporting Body and such person is authorised to provide an opinion on you.

Sharing information with third parties

We may seek from and use or disclose information about you to third parties in relation to: considering your application for credit or a guarantee in connection with an application for credit; administering your loan; exercising rights relating to any guarantee; or, any insurance policy an insurer issues to the credit provider relating to your loan or the loan you guarantee. These third parties may include:

- your representatives, attorneys, lawyers, settlement agents, accountants, brokers and real estate agents that act on your behalf;
- your referees, including your employer or other individuals to confirm your identify and/or other details about you;
- mortgage brokers or referrers that submitted applications on your behalf or referred you to the Originator;
- valuers, surveyors, other insurers, re-insurers, claim assessors and investigators;
- other financial institutions including deposit taking institutions;
- organisations in debt collecting, purchasing or factoring debts;
- law enforcement agencies;
- lawyers, mortgage/loan settlement agents, consultants, financial advisers and any other party involved with your loan;
- government and/or regulatory bodies including the Australian Taxation Office, the Australian Securities & Investments Commission, the Reserve Bank of Australia, the Australian Prudential Regulatory Authority as required or authorised by any law. In many cases these organisations may share information with foreign authorities;
- Rating agencies, to the extent necessary to allow these agencies to rate particular structured / investment products;
- guarantors and prospective guarantors of the loan/the borrowers or prospective borrowers of the loan you guarantee;
- any organisation involved or connected with the securitisation of your loan, including loan servicers, Originator and master originators, trust managers, trustees and security trustees, insurers and re-insurers;
- organisations that provide the Credit Provider, any trust manager or loan servicer with the infrastructure in order to provide the credit services to you;
- organisations that provide the Credit Provider, any trust manager or loan servicer with product advice, planning, research and development;
- Mailing houses and tele-marketing agencies that assist the Credit Provider, any trust manager or loan servicer to communicate with you; and
- service providers including IT and data consultants, agents, contractors and advisers that assist us to conduct our business.

Sharing information with Credit Reporting Bodies

The Credit Provider, loan servicer or trust manager can give to a Credit Reporting Body personal or commercial information (including overdue payments) about you including to allow a credit reporting body to create or maintain a credit information file about you. A Credit Reporting Body may include information about you in reports that it gives other organisations (such as other credit providers) to help them assess your credit worthiness.

The Credit Provider, loan servicer or trust 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.

Some of the information held by a Credit Reporting Body may reflect adversely on your credit worthiness, for example, where you fail to make payments or if you commit a series credit infringement (like

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obtaining credit by deception / fraud). If information of this nature is held on your credit file then this will likely affect your ability to obtain credit from other credit providers.

Currently we deal with the Credit Reporting Bodies disclosed in the Schedule. Each Credit Reporting Body also has a policy about how they handle information about you. You should be able to obtain a copy of their policy by contacting them directly.

If you believe that you have been or are likely to be a victim of fraud (including identity fraud) you can request a Credit Reporting Body not to use or disclose the information they hold about you for a prescribed (current 21 day) period of time.

Sharing information with related companies

We may share information about you with our related companies for the purposes described above.

Sharing information outside of Australia

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries through an internet connection it is not always practical to know in which country information about you may be held.

In any event, we may disclose personal information outside of Australia including, without limitation to the United States, Canada, the United Kingdom, the European Union and India. 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.

We will take reasonable steps to ensure that any overseas organisation that receives your personal information will comply with the Act.

If you do not provide personal information

If you do not provide your personal information to us, it may not be possible:

- to provide you with the product or service you have applied for. For example, if personal information is not disclosed to an insurer, it may not be able to process the Credit Provider's request for insurance. In that case, the Credit Provider will likely not be able to proceed with your application;
- for the Credit Provider or Originator to manage or administer the loan the lender makes to you;
- to verify your identity or protect against fraud; or
- in the case of the Credit Provider or Originator, to let you know about other products or services that might be suitable for your financial needs.

Information about other people

If you give us personal information about any other person in relation to the application for credit, the loan or any guarantee, you will advise the other person that:

- you have disclosed their personal information to us;
- we have collected their personal information to assess the application, to manage any loan you get from the Credit Provider and for any other purpose set out in this document;
- we may exchange this personal information with other organisations set out in this document;
- we handle their personal information in the same way as set out in this document and they can:
 - » access or request a copy of this 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 Credit Provider or we may not accept your application to act as a guarantor of a loan unless we obtain their personal information.

Accessing your Personal Information

You have the right to request access to any personal information that we hold about you. Any requests for access to your personal information should be made in writing to the Privacy Officer (specified below). You also have the right to request the correction of any personal information which relates to you that is inaccurate, incomplete or out-of-date.

If you require any further information about our management of personal information or have any queries or complaints, you should contact the relevant Privacy Officer for the relevant Organisation (specified in the Schedule).

Declaration and consent

- By signing this document you consent to:
- us obtaining information about you from a Credit Reporting Body: a) 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 b) to assess whether to accept you as a guarantor of the loan;
- us exchanging information about you with other credit providers to: assess the 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 the application for credit or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process the 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: a) the application and details of the obligations guaranteed or proposed to be guaranteed; b) your credit worthiness, credit capacity or credit history; and c) any other matter we decide is relevant to a potential guarantor or guarantor;
- if a Credit Provider, the loan servicer or Originator requests an insurer for LMI insurance, title insurance or trade insurance for the loan for which you applied, the Credit Provider, the loan servicer or the Originator 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 the application for credit. They may contact any person you named in the application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with the application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging personal information about you with any person acting on your behalf (like a broker or a referrer) relating to processing the 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

Privacy notice and consent (continued):

- 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 personal 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 the application to better understand and/or manage your relationship with us.

By signing this document, you also declare that you are over the age of 18 years and that the information contained in the application is true and correct in every particular respect and it is upon this basis that you make the application for credit or guarantee. You also confirm your agreement to the matters set out in this privacy notice and consent.

Schedule:

Credit Reporting Body

Equifax Pty Ltd - Public Access, Equifax Australia Information Services and Solutions Pty Limited

Address: GPO Box 964, North Sydney NSW 2059

Telephone: 1300 921 621 Online: www.mycreditfile.com.au

Website: <https://www.equifax.com.au>

Equifax's credit reporting policy is set out at <http://www.equifax.com.au/privacy>

Including any other Credit Reporting Body that we notify to you in relation to your application for credit or guarantee or loan.

LMI Insurer

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305

Address: Level 26, 101 Miller St, North Sydney NSW 2060

Telephone: 1300 655 422 Website: www.genworth.com.au

Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>

Including any other LMI Insurer that we notify to you in relation to your application for credit or guarantee or loan.

Title Insurer

First American Title Insurance Company of Australia Pty Ltd

ACN 075 279 908

Address: Level 10, 309 George St, Sydney 2000

Telephone: 1300 362 178 Website: www.firsttitle.com.au

Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

Including any other Title Insurer that we notify to you in relation to your application for credit or guarantee or loan

Credit Provider

Sintex Consolidated Pty Limited

Australian Credit License 385129

Australian Financial Services License 385129

Address: Level 3, 458 Wattle Street, Ultimo NSW 2007

Telephone: (02) 9278 9700 Website: www.sintex.com.au

Its privacy policy is set out at <http://www.sintex.com.au/files/online-privacy>; Email: privacy@sintex.com.au

Note: Sintex Consolidated Pty Ltd is the trust manager and servicer

Permanent Custodians Limited

Australian Credit License 235129

Australian Financial Services License 235129

Address: Level 2, 35 Clarence Street, Sydney NSW 2000

Telephone: (02) 9551 5000 Website: www.bnymellon.com.au

Its privacy policy is set out at <http://www.bnymellon.com/australia/en/privacy.html>

Email: compliance_australia_branch@bnymellon.com

BC Invest Loans Pty Ltd

ACN 646 785 211

Address : Level 1 274 Coventry Street, South Melbourne VIC 3205

Brighten Financial Pty Ltd

ACN 628 356 669

Address : Level 32 Suite 32.01, 264 George Street Sydney NSW 2000

Origin Mortgage Management Services Pty Ltd

ACN 601 349 071

On behalf of Columbus Capital Pty Limited

ACN 119 531 252

Australian Credit License 337303

Website : www.originmms.com.au

ORDE Mortgage Custodian PTY LTD

ACN 638 083 548

ORDE Financial PTY LTD

ACN 634 779 990,

Address : Level 3, 162 Collins St, Melbourne, VIC3000

Website : www.orde.com.au

Resimac Ltd

ABN 67002 997935

Address : Level 9, 45 Clarence St Sydney NSW2000

Capital Securities Mortgages Pty Ltd & Esra Star Pty Ltd T/A Lendplus

Financial Building 11/2404 Logan Road, Eight Mile Plains, QLD, 4113

Email: info@lend-plus.com.au

Phone: 07 3147 8730

Perpetual Trustee Company Limited

ACN 000 001 007

Address : Level 12.123 Pitt Street Sydney NSW 2000

BC Invest Loans Pty Ltd
ACN 646 785 211
Level 1 274 Coventry Street South Melbourne,
Victoria, 3205 www.bcinvest.co

AMAL Management Services Pty Ltd
ABN 46 609 790 749
Level 9, 9 Castlereagh Street Sydney New
South Wales 2000 www.amal.com.au

Sevicer
BC Asset Management Pty Ltd
ACN 636 310 168
Level 1, 274 Coventry Street
South Melbourne Victoria 3205
www.bcsecurities.com.au

Back Up Servicer
AMAL Asset Management Pty Ltd
ABN 31 065 914 918
Level 9, 9 Castlereagh Street Sydney New
South Wales 2000
www.amal.com.au

Credit Reporting Bodies (CRBs)Equifax Pty Ltd
www.equifax.com.au
First American Title Insurance Company of
Australia Pty Limited
ABN 64 075 279 908
Level 1, Tower B, 799 Pacific Highway,
Chatswood, New South Wales 2067
www.firsttitle.com.au

Genworth Financial Mortgage Insurance Pty Limited
ACN 106 974 305
Level 26, 101 Miller Street
North Sydney NSW 2060
www.genworth.com.au

Well Nigh Capital Funding No. 1 Pty Ltd
ABN 17 603 911 995
Address Level 34, 101 Miller Street
North Sydney NSW 2060

Schedule:

Originator

Esra Star Pty Ltd t/a Lendplus Financial
Australian Credit License 390936
Address: Building 11/2404 Logan Road Eight Mile Plains QLD 4113
Telephone: (07) 3147 8730
Website: www.lendplusfinancial.com.au
Email: info@lend-plus.com.au
Its privacy policy is set out at <https://www.lend-plus.com.au/index.php?c=show&id=2>

Applicant 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Applicant 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Guarantor 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Guarantor 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>