

# PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from P W & P J Mitchell Pty Ltd. P W & P J Mitchell Pty Ltd may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by P W & P J Mitchell Pty Ltd, and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

## Authority to exchange information with other lenders

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise P W & P J Mitchell Pty Ltd to give and obtain from lenders named in this credit application, and lenders that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that lenders are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender;

The Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- re-insurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- all parties involved in securitisation; and
- other financial institutions and lenders.

In this Notice, a reference to P W & P J Mitchell Pty Ltd the Lender or the Insurer includes a reference to their respective successors and permitted assigns.

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;
- to the Lender and Insurer giving to and receiving from any lenders named in the application for finance, and any lenders named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

### SCHEDULE

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

<b>Challenger Mortgage Management Pty Ltd</b> (and associated entities)	ABN: 72 087 271 109
Level 10, 101 Collins Street, Melbourne 3000	Telephone: 03 8616 1600
<b>Challenger Non-Conforming Finance Pty Ltd</b> (and associated entities)	ABN: 32 107 725 486
Level 10, 101 Collins Street, Melbourne 3000	Telephone: 03 8616 1600
<b>Perpetual Trustees Victoria Limited</b> (and associated entities)	ABN: 47 004 027 258
Level 28, 360 Collins Street, Melbourne VIC 3000	Telephone: 03 8628 0400
<b>J.P. Morgan Trust Australia Limited</b> (and associated entities)	ABN: 49 050 294 052
Level 35, AAP Centre, 259 George Street, Sydney 2000	Telephone: 02 9250 4147

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

<b>Genworth Financial Mortgage Insurance Pty Ltd</b>	ABN: 60 106 974 305
Level 23, 259 George Street, Sydney 2000	Telephone: 02 8248 2500
<b>QBE Lenders' Mortgage Insurance Limited</b>	ABN: 70 000 511 071
Level 23, 50 Bridge Street, Sydney 2000	Telephone: 02 9231 7777
<b>Vero Lenders Mortgage Insurance Limited</b>	ABN: 55 001 825 725
Level 5, 465 Victoria Avenue Chatswood 2065	Telephone: 02 9978 9000

### SIGNATURE OF APPLICANT / GUARANTOR

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above:

<b>SIGNATURE (1)</b> _____	<b>PRINT NAME</b> _____	<b>DATE</b> _____
<b>SIGNATURE (2)</b> _____	<b>PRINT NAME</b> _____	<b>DATE</b> _____
<b>SIGNATURE (3)</b> _____	<b>PRINT NAME</b> _____	<b>DATE</b> _____
<b>SIGNATURE (4)</b> _____	<b>PRINT NAME</b> _____	<b>DATE</b> _____

	Details for applicant (1)	Details for applicant (2)
Type of applicant	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee/Guarantor	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee/Guarantor
Title	<input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Sir	<input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Sir
Full name of applicant	X	
Date of birth	X	
Driver's licence number	X	
Marital status of applicant	<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: Mobile: E-mail:	Home: Work: Mobile: E-mail:
Are you an Australian resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current address of applicant	X	
Period at current address	Months:	Months:
Current status of residence	<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 of applicant (if less than 12 months in the above address)	X	
Period at previous address	Months:	Months:
If company, state registered office address	Postcode	Postcode
If company, period at current address	Months:	Months:
Current status of registered office	<input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other	<input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other
If company, previous address (if less than 12 months in the above address)	Postcode	Postcode
Address of applicant after settlement of this loan	Postcode	Postcode
Current status of residence after settlement of this loan	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents <input type="checkbox"/> To be purchased	<input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents <input type="checkbox"/> To be purchased
Name of nearest relative not living with you (must not be an applicant)		
Relationship of relative		
Current address of relative	Postcode	Postcode
Contact details of relative	Home: Work: Mobile: E-mail:	Home: Work: Mobile: E-mail:
Occupation		
If company, please state date and place of incorporation, nature of business, and name of all directors		
Employment type	PAYG <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 OTHER <input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor <input type="checkbox"/> Sole trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership <input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed
Employer's name		
Employment start date		
Are you on probation?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Employer's address	Postcode	Postcode
Please complete below if period of employment is less than 2 years		
Previous occupation		
Previous employer's name		
Period of employment		