



Privacy Statement

Customer Declaration - Privacy Act Information and Authorisations

Privacy Act 1993

Pursuant to the privacy Act 1993, the following information is relevant to you.

1. The personal information collected in this form and in the course of your dealings with the Mortgage Adviser or Broker named in this application ("Mortgage Adviser") is collected for the purpose of assessing your application for mortgage finance and may be given to a number of Lenders (each a "Lender") at the Mortgage Adviser's discretion. If your application is successful, you understand that the information will be used by the Lender for the purpose of administering the loan, and by the Lender and Mortgage Adviser for administering any ongoing commission payments to the Mortgage Adviser.
2. The information is being collected to determine your eligibility for the credit you seek, a transaction account, and any related insurance.
3. You are aware that the Lender will, from time to time, make the information available to the Lender's mortgage insurer (if any), credit reference agency, Lenders administrator, or any person with whom the Lender proposes to enter into contractual arrangements, any security trustee and any assignee or potential assignee of the Lender's rights (the Recipients") and any other party that is authorised by you from time to time. You understand that the Mortgage Adviser and the Lender might also use your personal information for the purposes of market research and from time to time notify you of products or services that may be of interest to you.
4. You have a right to request access to and correction of any personal information held by the Mortgage Adviser, by the Lender, or by any credit reporting agencies, subject to the provisions of the Privacy Act 1993.
5. In making this application form, I/We (the Applicants) understand and authorise that:
 - The Mortgage Adviser, the Lender and the Recipients will collect personal information about me/us from third parties including, but not restricted to, credit reporting agencies, banks and employers, and for those third parties to disclose information to the Mortgage Adviser, the Lender and the Recipients.
 - The information will also be made available to the Lender, the Lender's Administrator, the Lender's mortgage insurer (if any), the underwriter of insurances (if applicable), any security trustee, the Adviser and any future assignee of the Lender's rights (the Recipients).
 - The Lender may disclose our personal information to the Mortgage Adviser during the term of the loan in order to answer our queries or assist me/us with our financial arrangements as our circumstances change.
 - The Mortgage Adviser, the Lender and Recipients may disclose our personal information to credit reporting agencies and also to any third party making an authorised enquiry about me/us.
 - The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may hold our personal information on their systems and to use our personal information to provide credit reporting services.
 - The credit reporting agencies of the Mortgage Adviser, the Lender and the Recipients may provide our personal information to its customers using their credit reporting services.
 - The Mortgage Adviser, the Lender and the Recipients may use the services of their credit reporting agencies in the future for the purposes related to the provision of the loan and/or any other credit to me/us. This authorisation shall include the use of a monitoring services to receive updates about me/us if any of the personal information held about me/us changes.
 - The Mortgage Adviser, the Lender and Recipients may give information to credit reporting agencies about our default in any payment obligations.
 - The credit reporting agencies of the Mortgage Adviser, the Lender and Recipients may provide information about our default in any payment obligations to other customers of the credit reporting agencies.
 - The Lender relies on the information provided in this form and as determined by the Lender, failure to provide, or the supply of materially incorrect information may result in my/our application being declined.
6. If this application is accepted, I/we authorise the recipients to disclose personal information held to an associated Lender in order for that Lender to open and maintain a transaction account.
7. The name and address of the Mortgage Adviser firm that will hold the information is:

Jonathan Philip Cameron Corbett, FSP102884

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