



Australian Credit Licence Number 387406

PRIVACY NOTICE AND CONSENT

This privacy notice and consent relates to an application (the application) you make to a mortgage manager for a finance (your finance) or in which you offered to guarantee the applicant's finance obligations or your finance or a guarantee of the finance. It includes consents from you to disclose certain information to other organisations described below. Your finance may be consumer credit or commercial credit.

The mortgage manager will submit the application to a financier or the financier's finance servicer to consider. If the financier or its finance servicer approves the application, it may seek financier's mortgage insurance (LMI) cover from a financier's mortgage insurer or title insurance cover from a title insurer or both in relation to your finance.

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 the application or your finance or a guarantee of the finance:
- the mortgage manager (the mortgage manager) through whom you made the application or that manages your finance. That mortgage manager is Albay Ijarah Home Finance
- the financier to whom you make the application or that makes your finance available. The financier may be any of the following; Perpetual Trustees Victoria Limited ACN 004 027 258, AFSH Nominees Pty Ltd ACN 143 937 936, Perpetual Trustee Company Limited ACN 000001 007 or Perpetual Corporate Trust Limited ACN 000 341 533 (each a financier);
- the finance servicer (the finance servicer) that considers the application or administers your finance for the financier. That finance servicer is either Advantedge Financial Services Pty Ltd ACN 130 012 930, Resimac Limited ACN 002 997 935 or Columbus Capital Pty Ltd ACN 119 531 252
- the LMI insurer that considers a financier's request for LMI cover relating to the application or that gives LMI cover to the financier for your finance. That LMI insurer is either QBE Financiers Mortgage Insurance Ltd (QBE) ACN 000 511 071 or Helia Insurance Pty Limited (Helia) ACN 106 974 305, or Arch LMI Pty Ltd (Arch) ACN 60 601 356 174 (each an LMI insurer) and
- the title insurer (the title insurer), that considers a financier's request for title insurance cover relating to the application or that gives title insurance cover to the financier for your finance, 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 the 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 the 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 financier for your finance. 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 will do this only if it's reasonably necessary to do so, for example, where:

- we obtain information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information) from a credit reporting body for any purpose described below;
- we obtain information about your finance or a guarantee of the finance from another organisation described above;
- we can't get hold of you and we rely on publicly available information to update your contact details;

- we check property, you offer as security, through public registers or our service providers; or
- we exchange information with your legal or financial advisers or other representatives.

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 financier, the finance servicer or the mortgage manager may use information about you for purposes including:

- giving you information about finance products or related services;
- considering whether you are eligible for a finance or any related service you requested;
- processing the application and providing you with a finance or related service;
- administering your finance or any related service, for example, to answer requests or deal with complaints;
- identifying you;
- 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;
- 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 financier, finance 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 financier, the finance servicer or the mortgage manager may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the financier or to address the financier'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 finances and to arrange securitising finances the financier makes.

An LMI insurer may use information about you:

- to decide whether to insure a financier under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to a financier;
- 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 finance or a guarantee in place of a financier if the LMI insurer pays out an insurance claim on your finance or the finance 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 financier relating to your finance.

The title insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the financier;
- 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 finance or a guarantee in place of a financier if the title insurer pays out an insurance claim on your finance or the finance 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 financier 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 financier's request for insurance. In that case, the financier may not be able to assess this application;
- for the financier, finance servicer or a mortgage manager to manage or administer the finance the financier makes to you;
- verify your identity or protect against fraud; or
- in the case of the financier, finance 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 or real estate agents); and
- your referees, such as your employer, to confirm details about you.

Sharing with credit reporting bodies

If you apply for a product from us, we may request credit reports from credit reporting bodies. Credit reports are designed to assist credit providers to accurately assess an individual's ability to repay credit. We may request credit reports for both consumer and commercial applications. Credit reports contain information which assists us to assess your application, including information about your credit history with other credit providers. Credit reporting bodies can provide us with credit reports in certain circumstances, including when you make an application for credit, or when we are seeking to help you avoid defaulting on your credit.

When requesting a report, we will tell the credit reporting body that you have made an application and the type and amount of credit you are applying for – this information is referred to as an information request. We are not required to get your consent to do this. An information request will appear on your credit report and may be used by the credit reporting agency or other credit providers to assess your credit worthiness, including when you make subsequent applications for credit. Information requests on your credit report can affect your credit score depending on the amount and type of credit you are applying for, frequency of information requests appearing on your credit report and your credit history.

Sharing with third parties

We may disclose information about you to third parties, in relation to: considering the application; administering your finance; exercising rights relating to your finance; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the financier relating to your finance or the finance you guarantee. Those third parties may include:

- valuers, other insurers, 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;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including ASIC 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 finance, including re-insurers and underwriters, finance servicers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your finance;
- the customers or the prospective customers of the finance you guarantee;
- payment system operators to allow us to investigate or correct payments on your finance; and
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business.

Also, a financier or the finance servicer may disclose information about you, in relation to other services relating to your finance or your guarantee or its finance products, to others including:

- organisations that maintain, review and develop a financier's or the finance servicer's business systems, procedures and technology infrastructure;
- organisations that produce cards, cheque books or statements for a financier in relation to your finance or the finance you guarantee;
- organisations that assist a financier or the finance servicer with product planning, research and development; and
- mailing houses and telemarketing agencies that assist a financier or the finance servicer to communicate with you.

Sharing outside of Australia

QBE may disclose information about you to related companies situated in the Philippines.

Helia may disclose information about you to related companies situated in the USA, Canada or the United Kingdom.

Arch may disclose information about you to related companies situated in the USA or Bermuda.

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 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 financier, finance 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 finance; and/or
 - to assess whether to accept you as a guarantor of the finance;
- 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 finance 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 or become a joint customer under your finance, us exchanging information about you with your joint applicants or joint customers to process the application and to administer your finance;
- 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:
 - the 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 financier, the finance servicer or mortgage manager requests an insurer for LMI insurance or title insurance for the finance for which you applied, the financier, the finance 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 the application. 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 information (including credit eligibility 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 finance 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 financier or the finance servicer disclosing your credit eligibility information to other organisations participating in securitising the financier's finances, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review finance files; and
- us using the information in the application to better understand and/or manage your relationship with us.

Information about other people

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to the application or a finance you get from the financier to us, you will let that other person know that:

- we have collected their information to assess the application, to manage any finance you get from a financier 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 financier or we may not accept your application to act as a guarantor of a finance 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 the application or your finance. Currently, we deal with Veda Advantage Business Information Services Ltd (Veda). Veda's contact details are in the schedule. Veda has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Veda'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

Financiers

Perpetual Trustees Victoria Limited
ACN: 004 027 258
Level 12, 123 Pitt Street, Sydney NSW 2000
Tel: (02) 9229 9000
Web: www.perpetual.com.au
Its privacy policy is set out at
www.perpetual.com.au/privacy-policy.aspx

Perpetual Corporate Trust Limited
ACN: 000 341 533
Level 12, 123 Pitt Street, Sydney NSW 2000
Tel: (02) 9229 9000
Web: www.perpetual.com.au
Its privacy policy is set out at
www.perpetual.com.au/privacy-policy.aspx

AFSH Nominees Pty Ltd
ACN: 143 937 437
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: (03) 8616 1600
Web: www.advantagedge.com.au
Its privacy policy is set out at
www.advantagedge.com.au/privacy

Permanent Mortgages Pty Limited
ACN: 097 176 362
Level 25, 333 Collins St Melbourne VIC 3000
Tel: 1800 707 707

Perpetual Trustee Company Limited (and associated entities)
ACN: 000 001 007
Level 12, 123 Pitt Street, Sydney NSW 2000
Tel: (02) 9229 9000
Web: www.perpetual.com.au
Its privacy policy is set out at
www.perpetual.com.au/privacy-policy.aspx

Financing Servicers

Advantaged Financial Services Pty Ltd ACN: 130 012 930
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: (03) 8616 1600
Web: www.advantagedge.com.au
Its privacy policy is set out at
www.advantagedge.com.au/privacy

Resimac Limited ACN: 002 997 935
Level 9, 45 Clarence Street, Sydney NSW 2000
Tel: 1300 764 447
Web: www.resimac.com.au
Its privacy policy is set out at
www.resimac.com.au/sections/legal/privacy.aspx

Origin Mortgage Management Services Pty Ltd ACN: 601 349 071,
on behalf of Columbus Capital Pty Ltd ACN: 119 531
Level 8, 77 Castlereagh St, Sydney NSW 2000
Tel: 1300 767 023
Web: www.originmms.com.au
Its privacy policy is set out at
www.originmms.com.au/corporate-info/privacy-policy

La Trobe Financial Asset Management Limited ABN: 30 006 479 527

Level 25, 333 Collins St Melbourne Vic 3000
Telephone 1800 707 707

Mortgage Manager

Synergy Home Loans (Australia) Pty Ltd ACN: 106 068 517
Suite 5, QV Centre, 7 High Street, Launceston TAS 7250
Tel: (03) 6331 7474
Web: www.synergyhomeloans.com.au
Its privacy policy is set out at
www.synergyhomeloans.com.au/PrivacyStatement

Insurers

QBE Financiers Mortgage Insurance Ltd ACN: 000 511 071
Tel: 1300 367 764
Level 21, 50 Bridge St, Sydney NSW 2000
Web: www.qbelmi.com
Its privacy policy is set out at
www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo.

Helia Insurance Pty Limited ACN: 106 974 305
Tel: 1300 661 118
Level 26, 101 Miller St, North Sydney NSW 2060
Web: www.helia.com.au
Its privacy policy is set out at
www.helia.com.au/privacy-policy

Arch LMI Pty Ltd (Arch) ACN 60 601 356 174
Tel: 02 8058 4900
Level 10, 155 Clarence Street, Sydney, NSW 2000
Web: <https://mortgage.archgroup.com/australia-lmi/>
Its privacy policy is set out at
<https://mortgage.archgroup.com/wp-content/uploads/sites/4/LMI-Privacy-Policy.pdf>

Credit Reporting Body

Veda Advantage Business Information Services Ltd

- Online: www.mycreditfile.com.au
- Veda Advantage's credit reporting policy is set out at www.veda.com.au/privacy
- Mail: Attention: Public Access Division Veda Advantage PO Box 966 North Sydney NSW 2059.

SIGNATURE OF APPLICANT / GUARANTOR

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

SIGNATURE (1)	_____	PRINT NAME	_____	DATE	_____
SIGNATURE (2)	_____	PRINT NAME	_____	DATE	_____
SIGNATURE (3)	_____	PRINT NAME	_____	DATE	_____
SIGNATURE (4)	_____	PRINT NAME	_____	DATE	_____