

Privacy Authorisations/Agreements

In compliance with the *Commonwealth Privacy Act*, applicant parties to a finance application should complete and give this return to the below-named Introducer for the purpose of the Privacy Act:

NAME OF INTRODUCER: Trilogy Funds Management Limited

Acknowledge of Disclosure of Credit Information to a Credit Reporting Agency

I/We acknowledge that Section 18E(S) (c) of the Privacy Act allows for a Credit Provider, which the abovenamed Introducer may approach in arranging My/Our finance (hereinafter the Approached Credit Provider), to give a credit reporting agency certain personal information about My/Our application for finance.

The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:-

- Such permitted particulars about Me/Us which allows Me/Us to be identified;
- The fact that I/We have applied for finance and the amount;
- The fact that the abovenamed Credit Provider is a current Credit Provider to Me/Us;
- Payments which become overdue more than 60 days and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Cheques drawn by Me/Us which have been dishonoured more than once;
- In specified circumstances, that in the opinion of the abovenamed Credit Provider has been paid or otherwise discharged.

By virtue of this acknowledgment I/We understand that the abovenamed Introducer has informed Me/Us of the Disclosure Policy to a credit reporting agency of information about Me/Us of Approached Credit Providers and I/We so authorise such disclosures.

Agreement/Authority for Credit Provider to Perform Certain Permitted Actions Concerning a Finance Application or Transaction

I/We agree that, if it is considered relevant in assessing My/Our application for personal credit, the Approached Credit Provider may obtain a report about Me/Our commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.

I/We agree that, if it is considered relevant in assessing My/Our application for commercial credit, the Approached Credit Provider may obtain from a credit reporting agency a credit report containing personal credit information about Me/Us.

I/We agree that the Approached Credit Provider may give and seek from any Credit Providers named in the accompanying finance application and/or Credit Providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit report agency respectively, information about my/our personal or commercial credit arrangements. I/We understand that this information can include any information about Me/Our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

Authorisation to Act on Behalf of Individuals

For the purposes of arranging the finance which is the subject of My/Our finance application, the details of which appears below, I/We authorise the abovenamed Introducer to obtain a report about My/Our consumer of commercial credit worthiness from a credit reporting agency or a commercial credit reporting business or from a Credit Provider named in this application or referred to in such reports.

I/We also authorise the above named Introducer to pass on the above obtained reports to such Credit Providers as are appropriate, for their consideration of this application.

I/We also authorise the abovenamed Introducer to give to and receive from such parties and interests as are necessary to the arranging of this finance, such personal information about Me/Us which is necessary to the arrangement.

This authority remains in force until finance is arranged.

Details of Finance Application

Amount	<input type="text"/>
Purpose	<input type="text"/>
Signature of Applicant(s)	<input type="text"/>
Dated	<input type="text"/>

Agreement/Authority by Guarantor(s) (if applicable)

I/We agree that the Approached Credit Provider may seek from credit reporting agency, a Credit Report containing personal information about Me/Us to assess whether to accept Me/Us as a Guarantor(s) for finance applied for by or provided to the Borrower(s) named below. I/We agree that if the Approached Credit Provider approves the Borrower's application for finance, this agreement remains in force until the finance facility covered by the Borrower's application ceases.

Dated	<input type="text"/>
Name of Borrower(s)	<input type="text"/>
Name of Guarantor(s)	<input type="text"/>
Signature of Guarantor(s)	<input type="text"/>

Declaration

1. Have you, or your spouse, ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors? Yes No
2. Have you or your spouse, ever been assigned or officers of any company of which a manager, receiver and/or liquidator has been appointed? Yes No
3. Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a shareholder or officer? Yes No
4. Has any application in respect of this loan been submitted by you, or any other person, to any other Lender? Yes No

APPLICANT SIGNATURE	<input type="text"/>	GUARANTOR SIGNATURE	<input type="text"/>
DATE	<input type="text"/>	DATE	<input type="text"/>
APPLICANT SIGNATURE	<input type="text"/>	GUARANTOR SIGNATURE	<input type="text"/>
DATE	<input type="text"/>	DATE	<input type="text"/>

Authority and Consent

The undersigned hereby applies for or guarantees the loan described herein to be secured by a mortgage on the property described herein and represents that all statements made in this application are true and made for the purpose of obtaining the loan. Verification may be obtained from any source named herein. The undersigned agrees to:

- support this application with a valuation of the subject property by a qualified valuer selected by the Lender, at the expense of undersigned and without implied obligation on the part of the Lender;
- pay all necessary expenses, including legal costs, incurred in obtaining this loan;
- the Lender using all the undersigned's details regarding the loan in marketing material including a Product Disclosure Statement and/or loan summary issued by the Lender or its associated entities.

It is agreed that by accepting this application the Lender is not obligated to grant a loan. The Lender requires that the Mortgaged Property will require general insurance coverage against hazards equal, at least, to the value of the property improvement. Such insurer shall be acceptable to the Lender, who have sole discretion for rejection without grounds. The undersigned's solicitor or agent is authorized to accept notice on behalf of the undersigned. I/We declare that I/We, the undersigned, am/are over the age of 18 at the time of the execution of this application.

APPLICANT SIGNATURE	<input type="text"/>	GUARANTOR SIGNATURE	<input type="text"/>
DATE	<input type="text"/>	DATE	<input type="text"/>
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