



MORTGAGE APPLICATION

PRIVACY STATEMENT AND CONSENT TO USE YOUR INFORMATION

I/We _____

(insert name/s)

of _____

(insert address)

(collectively "you") acknowledge that we have read, understood and accepted this Privacy Statement and the Privacy Policy available at <http://eastwoodsecurities.com.au/privacy/>.

Introduction

In this document "we", "us" and "our" refers to the entity who collects or on whose behalf your personal information is collected, being **EASTWOOD SECURITIES PTY LTD** (ACN 143 030 540), or any of their related bodies corporate.

Your privacy is important to us. In order to manage our business professionally and efficiently we need to obtain and use personal information about prospective and existing borrowers and guarantors.

When we refer to 'personal information' we mean information about and which identifies an individual, including information about creditworthiness, standing, history and capacity.

When you give us personal information about another person, you represent that you are authorised to do so and agree to inform that person who we are, that we will use and disclose that information for the relevant purposes set out below and that they can access the information that we hold about them. You should also refer them to our Privacy Policy available at <http://eastwoodsecurities.com.au/privacy/>

The Privacy Act 1988 (Cth), the National Privacy Principles and the Privacy (Credit Reporting) Code regulates the way in which personal information can be used by credit providers. If you would like more information on Australian privacy legislation, please visit: www.privacy.gov.au.

Purpose of Collection and Use

Certain personal information is required to enable us to:

- assess and process your application for credit and/or credit worthiness and/or to become a guarantor, and where your application is made in relation to a master credit facility, assess any subsequent applications you may make for credit under that facility; establish, provide and administer any credit facility which is subsequently provided by us including managing any account in connection with the credit facility, administering insurance claims, recovering any money owed to us, maintaining the value and protecting any assets provided as security for any obligations under the credit facility and for use in connection with the outsourcing of any of our functions;
- assist you to avoid defaulting on your credit obligations;
- notifying other credit providers of any default by you;
- identifying and sending you any information about our other related products or services that may be of interest to you.

The following explains what information might be required and how the information might be used. If you do not provide us with the personal information requested, we will be unable to assess your application for credit or to become a guarantor.

Disclosure of Personal Information

You agree that we may disclose personal information about you, as appropriate, to our related bodies corporate, assignees, agents, contractors and external advisers, organisations for verifying your identity, your agents, advisers, referees, executor, administrator, trustee, guardian or attorney, law enforcement, regulatory and government bodies, anyone who introduces you to us, your franchisor, any guarantor, payment systems operators, your and our insurers or prospective insurers and their underwriters, any person we consider necessary to execute your instructions, and other organisations with whom we have arrangements (including our related bodies corporate) and their agents for the supply and (unless you tell us not to) marketing of our respective products and services.

The other types of organisations to which we usually disclose personal information include credit reporting agencies, financial institutions, insurers and underwriters, guarantors, contractors, credit providers, co-borrowers, guarantors, proposed assignees of our assets and other third parties

Eastwood Securities Mortgage Fund ARSN 146 451 792

Australian Credit Licence 385467

Eastwood Securities Pty Ltd ACN 143 030 540

Suite 5, 1 Markey Street, Eastwood SA 5063

P: 61 8 8408 0800 E: admin@eastwoodsecurities.com.au

W: www.eastwoodsecurities.com.au

associated with us to enable us to carry out our functions, for example, mailing houses, debt collection agencies, mercantile agents, archive companies, valuers, call centre operators, solicitors, accountants, other funders, introducers, brokers and suppliers of goods to be financed.

You also agree to such disclosure to an organisation overseas which is not subject to privacy obligations equivalent to those applying to us.

These reports and credit information may be obtained and referred to by us for any of the purposes referred to in this document, including:

- a) assessing your application for credit and/or to become a guarantor; or
- b) where your application is granted in relation to a master credit facility, assessing subsequent applications you may make for credit under that facility.

The information which we may disclose to the credit reporting agency is limited to:

- your identification (including your name, sex, address and the previous two addresses, date of birth, name of employer and driver's licence number);
- the fact that credit has been applied for and the amount;
- whether that credit is consumer or commercial credit;
- the fact that we are a current credit provider to you;
- details of payments which become overdue for more than 60 days and for which collection action has commenced;
- the fact that payments are no longer overdue;
- details of cheques drawn by you which have been dishonoured more than once;
- the fact that in our opinion you have committed a serious credit infringement; and
- the fact that credit provided to you by us has been paid or discharged.

Security of Personal Information

We aim to achieve industry best practice in the security of personal information which we hold. It is our policy to destroy or permanently de-identify personal information once there is no longer a legal or business need for it to be retained.

Irrevocable Authority

You provide to us an irrevocable authority and direction in favour of us to be provided with any financial information, documentation or requested information from you and/or third parties, as we may require for determining, assuring or securing transfer or payment to us for any of our financial facilities still owing by you, over any real or personal property wherever so located and such irrevocable authority will continue even if our financial facilities have been terminated but monies still remain due and payable (whether secured or unsecured) by you to us.

Marketing

From time to time, we may use your personal information to provide you with current information about loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any

company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting us on the details below. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

Access to and Correction of Information

If you would like to know more about:

- the personal information which we hold about you; or
- updating the personal information we hold about you; or
- our personal information handling practices; or
- gaining access to the personal information which we hold about you; or
- how you can access a copy of your credit report; or
- how we correct personal information that we hold; or
- our handling of personal information about you, please EMAIL the address listed below and we will contact you within 24 hours on a business day:

EASTWOOD SECURITIES PTY LTD

admin@eastwoodsecurities.com.au

We will attempt to give you access to any personal information or correct that personal information we hold about you within 30 days of receiving your request.

You should let us know immediately if you think any information we hold about you is inaccurate so that we may correct it.

Other Acknowledgments and Consents

In addition to the consents provided in this Privacy Statement and our Privacy Policy:

- You confirm, where you first applied for credit orally, that the above consents were given at that time.
- You consent to us exchanging information concerning your financial affairs with any person acting on your behalf including your agent, accountant, solicitor or broker.
- You acknowledge that we may exchange information with government authorities as required or authorised by law including the Australian Taxation Office.
- You agree that we may use your personal information for marketing purposes.

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I
I/we have read and understood this Privacy Statement and the Privacy Policy and I/we agree with and authorise Eastwood Securities Pty Ltd to collect and use my/our personal information in the manner described in this Privacy Statement and Privacy Policy.

Name of Applicant

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Signature

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Date

Name of Applicant

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Signature

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Date

Name of Guarantor

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Signature

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Date

Name of Guarantor

.....
Signature

.....
Date

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