

SECTION 2: PRIVACY DISCLOSURE STATEMENT

AAA Financial Corporation Pty Ltd – ABN 83 065 481 505 (The Originator/Manager)

The Manager, Credit Provider (and Affiliates) and the lenders mortgage insurers listed below may use the personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by the Manager or any organisation the Manager is affiliated with or represents.

The information provided by you will be held by the Manager and the lenders mortgage insurers. You can gain access to the information held about you by contacting the Manager and the lenders mortgage insurers. You have the right to request not to receive direct marketing material.

1. Collection of your personal information and credit-related personal information

We, AAA Financial Corporation Pty Ltd (herein known as “AAA”), collect your personal information and credit-related personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or our related entities. If you are a guarantor we collect your personal information and credit-related personal information to assess whether to accept you as a guarantor for credit applied for, or provided to, the borrower. Collection of some of this information is required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If you provide incomplete or incorrect information we may be unable to provide you with the product or service you are applying for.

2. Collection of personal information and credit-related personal information about third parties

We may need to collect personal information and credit-related personal information about a third party from you as part of this application. If we do this, you agree you will advise that person that we have collected their information, and that in most cases they can access and seek correction of the information we hold about them.

3. Use and disclosure of your personal information and credit-related personal information

We may use your personal information and credit-related personal information to perform our business functions (for example internal audit, operational risk, product development and planning). We may also use your personal information to confirm your details (for example contacting your employer to confirm your employment and income details).

We treat your personal information and credit-related personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, IT providers, our agents and specialist advisers such as accountants and solicitors. Other disclosures usually include joint account holders, account operators and account applicants, Credit Reporting Bodies (as defined below), insurers, intermediaries, valuers, debt collection agencies and government authorities. Your information may also be disclosed to our related entities, our joint venture partners and Community Bank® (where applicable) companies where its confidentiality is maintained at all times.

4. Disclosure of personal information and credit-related personal information to overseas organisations

Some of the organisations we disclose your personal information and credit-related personal information to may be located overseas. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

5. Access to and correction of your personal information and credit-related personal information

In most cases you can gain access to and seek correction of your personal information and credit-related personal information. Should you wish to do so, or if you have any queries about your information, please contact us on 07 3211 8388.

6. Direct marketing

We may use your personal information and credit-related personal information to inform you about financial products and services that are related to those you have with us or other products and services we think you may be interested in. These may be products and services provided by us, our related entities or other entities we are associated with.

If you do not wish to receive offers from us unrelated to your loan products and services, please tick here

7. Collection, use and disclosure of your credit-related personal information

By signing this application you agree that we can do all of the following:

- a. Commercial credit-related personal information
Seek and use commercial credit-related personal information to assess an application for consumer credit or commercial credit.
- b. Consumer credit-related personal information
Seek and use consumer credit-related personal information to assess an application for consumer credit or commercial credit.
- c. Collection of overdue payments
Seek and use a credit report provided by a credit reporting body to collect overdue payments.
- d. Exchange of information between credit providers
Seek from and use or give to another credit provider (including a credit provider who has lent money on the same security) any information or opinion about credit worthiness, credit standing, credit history or credit capacity.
- e. Exchange of information with intermediaries
Seek from and use any consumer or commercial credit-related information from or disclose that information to, any introducer, financial adviser, accountant, mortgage manager, lawyer, or other intermediary (including any intermediary mentioned on the front page of this application form) acting in connection with any credit applied for or provided.
- f. Provide credit information to credit reporting bodies
In this privacy disclosure statement, the “Credit Reporting Body” means each of the organisations (whether acting individually or together) listed in the “Schedule”, we give to a Credit Reporting Body credit information. Credit information is defined in the Privacy Act and includes, to the extent applicable:
 - identification information;
 - consumer credit liability information;
 - repayment history information;
 - a statement that an information request has been made in relation to you by us, or a mortgage insurer or trade insurer;
 - the type of consumer credit or commercial credit, and the amount of credit, sought in an application:
 - that has been made by you to us; and
 - in connection with which we have made an information request in relation to you;

- default information;
- payment information;
- new arrangement information;
- court proceedings information;
- personal insolvency information;
- publicly available information:
- that relates to your activities in Australia or the external Territories and your credit worthiness; and
- that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- in our opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us to you.

The Credit Reporting Body may include the information given by us in reports provided to other credit providers to assist them to assess your credit worthiness.

The Credit Reporting Body has a policy for managing your credit information that you may access by contacting them.

In some cases a Credit Reporting Body may use your information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the Credit Reporting Body.

Where you believe on reasonable grounds that you have been or are likely to be a victim of fraud you may request a Credit Reporting Body not to use or disclose your information.

- Provide information for securitisation
Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.
- Provide information to guarantors
Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Providing your personal information and credit-related information to a mortgage insurer

In this privacy disclosure statement, the "Insurer" means each of the following organisations (whether acting individually or together) listed in the "Schedule".

9. Lenders Mortgage Insurance (LMI) aka The "Insurer"

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

- Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information. The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.
- The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.
- The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person. The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.
- The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).
- Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.
- The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.
- The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.
- The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

- i. The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.
- j. Each Insurer has a Privacy and Credit Reporting Policy which contains information about:
 - how you can access and seek correction of your information held by the Insurer;
 - how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
 - how the Insurer will deal with a complaint.

Each policy is available on the Insurer's website or by contacting them.

10. Privacy Policy and Credit Reporting Policy

You can refer to the Privacy Policy and Credit Reporting Policy of your Originator/Mortgage Manager, Insurer, Lender, Credit Reporting Body on the links provided in the "Schedule".

Our Privacy Policy contains information about:

- a. how you can access and seek correction of your personal information;
- b. how you can complain about a breach of the privacy laws by us and how we will deal with a complaint;
- c. if we will disclose personal information to overseas entities, and where practicable, which countries those recipients are located in.

Our Credit Reporting Policy contains information about:

- a. how you can access and seek correction of your credit eligibility information;
- b. how you can seek correction of your credit information;
- c. how you can complain about a breach of the credit reporting laws by us and how we will deal with a complaint;
- d. if we disclose your credit information or credit eligibility information to overseas entities, and where practicable, which countries those recipients are located in.

Our Privacy Policy and Credit Reporting Policy is available upon request or can be found on the website noted below.

Schedule

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

Lender (and their associated entities)	ABN/ACN	Its privacy policy is set out at...	Telephone
Adelaide Bank a Division of Bendigo and Adelaide Bank Limited (Australian Credit Licence 237879)	11 068 049 178	www.adelaidebank.com.au/other-links/privacy-policy	1300 652 220
First Mortgage Company Home Loans Pty Ltd	45 104 268 448	www.firstmac.com.au/privacy-policy	1800 230 023
Origin Mortgage Management Services Pty Ltd, on behalf of Columbus Capital Pty Limited (Australian Credit Licence 337303)	601 349 071	www.columbuscapital.com.au/privacy-policy	1300 767 023
Permanent Custodians Limited	55 001 426 384	www.bnymellon.com/australia/en/privacy.html	1800 622 812
Perpetual Corporate Trust Limited	000 341 533	www.perpetual.com.au/privacy-policy.aspx	1800 631 381
Sintex Consolidated Pty Ltd	75 065 917 535	www.sintex.com.au/files/online-privacy	02 8204 5023

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

Insurer	ABN	Its privacy policy is set out at...	Telephone
Genworth Financial Pty Ltd	60 106 974 305	www.genworth.com.au/privacy-policy	1300 655 422
QBE Lenders' Mortgage Insurance Limited	70 000 511 071	www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo	1300 367 764
First American Title Insurance Company of Australia Pty Ltd	64 075 279 908	www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy	1300 362 178

In this Notice, the "Credit Reporting Body" means each and every one of the following organisations (whether acting individually or together):

Credit Reporting Body	ABN	Its privacy policy is set out at...	Telephone
Equifax Australia Public Access Division	26 000 602 862	www.equifax.com.au/privacy	1300 762 207
Dun & Bradstreet (Australia) Pty Ltd	006 399 677	dnb.com.au/Header/About_Us/Legal/Privacy_policy	1300 734 806
Experian	95 082 851 474	www.experian.com.au/legal/privacy.html	03 8699 0100
Originator/Mortgage Manager	ABN	Its privacy policy is set out at...	Telephone
AAA Financial Corporation Pty Ltd	83 065 481 505	www.aaafin.com.au/privacy.html	1800 815 439

Nomination for Notices

Each customer/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint customer or guarantor and do not require notices and documents to be forwarded to each customer or guarantor individually, please complete the nomination section below. (Note: guarantors cannot nominate a debtor). By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated.)

Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address.

I / We nominate (full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us to the address listed on the Application For Mortgage Finance Forms.

Declaration as to Purpose of Credit for business or non-residential purpose only

Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed? YES NO

This declaration must be signed and confirmed by all Borrowers by ticking "Yes" in the above Box for it to be effective. I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for: business purposes; or investment purposes other than investment in residential property. If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, or investment property purposes then you must also complete the Declaration of Purpose.

IMPORTANT

By declaring that this loan is wholly or predominantly for: business purposes; or investment purposes other than investment in residential property you may lose your protection under the National Credit Code

Declaration of Credit Status

- YES NO Have you or your spouse ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors? If yes, what was the bankruptcy/insolvency discharge date?..... (Attach details with application)
- YES NO Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver or liquidator has been appointed?
- YES NO Is there any unsatisfied judgement entered in any court against you, your spouses or any company of which either of you or your spouse are or were a shareholder or officer?
- YES NO Have you, or your spouse or any company with which you are or were associated ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale proceeding?
- YES NO Are all borrowers eligible for the First Owner Grant? (if "Yes", amount of Grant \$)
- YES NO Has any part of the deposit, or the balance due above this loan, been obtained from borrowings?
- YES NO Has any application in respect of this loan been submitted by you, or any other person, to any other lender? If so please provide details:
- YES NO Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses? If yes, please provide details:
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Section 2 Signature – IMPORTANT – All applicants must sign

The Customer(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Disclosure Statement, Loan Purpose Checklist, Declaration of Credit Status, Declarations to purpose of Credit and Nomination of Address for Notices (if completed).

APPLICANT 1 SIGNATURE.....	APPLICANT 2 SIGNATURE
NAME.....	NAME
DATE.....	DATE

AAA Financial Corporation Pty Ltd is licensed under the National Consumer Credit Protection Act 2009 (NCCP Act) and this document provides you with information about the credit services we may provide to you that is regulated under the Act.

Our Obligations before Providing Credit to you

ASSESSMENT

Under the NCCP Act, we are obliged to ensure that any loan or principal increase to a loan we help you to obtain or any lease we help you to enter is not unsuitable for you. To decide this, we may need to ask you some questions in order to assess whether the loan or lease is not unsuitable. The law requires us to:

- make reasonable inquiries about your requirements and objectives;
- make reasonable inquiries about your financial situation;
- take reasonable steps to verify that financial situation.

Credit will be unsuitable if, at the time of the assessment, it is likely that at the time the credit is provided:

- you could not pay or could only pay with substantial hardship;
- the credit would not meet your requirements and objectives.

For example, if you can only repay by selling your principal place of residence, it is presumed that the loan will cause substantial hardship unless the contrary is proved. For this reason we must ask you to provide a significant amount of information. It is therefore very important that the information you provide to us is accurate.

OBTAINING A COPY OF THE ASSESSMENT

We must provide you with a copy of our preliminary credit assessment of your application if you ask within 7 years of when we assist you. We are only required to give you a copy of the credit assessment if you enter into a loan or lease contract or the credit limit is increased.

SERVICES WE PROVIDE

We market loans managed by us for a number of funders. Therefore the Lender Of Record noted in your loan contract and mortgage may be a different name from our name. A copy of "the Lender Of Record's" credit guide is provided to you as a separate guide.

AAA Financial Corporation is a Mortgage Manager which means we are a licensee who has a written agreement with a funder (lender, lessor, or third party acting for the lender or lessor; e.g. a program manager or trustee) under which the licensee (AAA) is required to manage the relationship with the consumer on a day to day basis and the credit contract or lease and associated documentation is branded or co-branded with the name of the Mortgage Manager (i.e. AAA).

We offer a range of loans marketed and managed by us. We believe our range of products is extensive and among the best available. However, because we are not acting for you as a finance broker, you should rely on your own inquiries.

On occasion, AAA will receive loan applications from external third party brokers or financial planners where the external third party will assess and structure a loan application and submit it to AAA for processing and post settlement customer care. AAA only provides property mortgage assistance and does not provide or suggest any other financial products.

FEES PAYABLE BY YOU

We sometimes charge a fee for our services. More details about the fees payable by you will be set out in a quote which we will give you before a finance application is lodged. Usually the fee can be deducted from the finance proceeds. You may obtain from us information about how these fees and charges are worked out and a reasonable estimate of those fees.

COMMISSIONS RECEIVED BY US

We may receive management fees (a form of commission) from the lenders and lessors who fund our products. These are not fees payable by you.

COMMISSIONS PAYABLE BY US

We source referrals from a broad range of sources. For example, we may pay fees to brokers, financial planners, call centre companies, real estate agents, accountants, or lawyers for referring you to us. These referral fees are generally small amounts and accord with usual business practice. You may, on request, obtain a reasonable estimate of those commissions and how the commission is worked out. A quote from the introducing broker or firm should be provided to you at the same time this Guide is provided.

Our Commitment to you

INTERNAL DISPUTE RESOLUTION SCHEME

WE ARE HERE TO LISTEN TO YOU

If you have a compliment or complaint about the services provided to you by us, you should contact us.

By phone

Please phone our national toll-free number: 1800 815 439

If we are unable to resolve the matter over the phone we may ask you to put it in writing.

In writing

Send us the full details, including any supporting documents and evidence, and explain what you would like us to do. Please address this information to:

The Manager

AAA Financial Corporation Pty Ltd

GPO Box 2629, Brisbane QLD 4001

Fax: 07 3171 2278 / Email: info@aaafin.com.au

In person

We would welcome the opportunity to meet with you at our office:

Level 1, 110 Mary Street, Brisbane QLD 4000

When we receive a complaint, we will attempt to resolve it promptly.

EXTERNAL DISPUTE RESOLUTION SCHEME

MORE OPTIONS

We aim to resolve your complaint quickly and fairly. In the unlikely event you do not get a satisfactory outcome, you will have the right to complain to our external complaint resolution body.

Our external dispute resolution provider is specified below. External dispute resolution is a free service established to provide you with an independent mechanism to resolve specific complaints.

Financial Ombudsman Service

Australian Financial Complaints Authority

Telephone: 1800 931 678

Post: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au / Web: www.afca.org.au

You can obtain further details about our dispute resolution procedures and obtain details of our privacy policy on request or via our website www.aaafin.com.au