

PRIVACY ACT 1988 DECLARATION

Consent by Applicants(s) and Guarantor(s)

Lender

Victorian Mortgage Investments
Limited - ("VMIL")

Applicants(s)

Guarantor(s)

The Applicant(s) and the Guarantor(s) acknowledge that I/we have made an application for credit from the Lender. I/we agree that the Lender (and any other financier who at any time provides or has any interest in the credit) can do any of the following at any time:

- 1) **Commercial credit information**
Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.
- 2) **Consumer information**
Seek and use consumer credit information about me/us to assess an application for consumer credit or commercial credit.
- 3) **Collection of overdue payments**
Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
- 4) **Provide information to mortgage insurer**
Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
- 5) **Exchange of information between credit providers**
Seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity.
- 6) **Exchange of information with advisers**
Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial credit information.
- 7) **Provide information to credit reporting agencies**

Give to a credit reporting agency personal or commercial information about me/us. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the Lender is a current credit provider to me/us; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by me/us have been dishonoured more than once; in specified circumstances that in the opinion of the Lender I/we have committed a serious credit infringement; and the credit provided to me/us by the Lender has been paid or otherwise discharged.

- 8) **Provide information for securitisation**
Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.
- 9) **Provide information to Guarantors**
Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.
- 10) **Provide Information to Insurer**
Provide information to effect or renew insurance of the security property.
- 11) **Provide information to other VMIL Group companies.**
Unless I/we tell the Lender in writing otherwise, the Lender may transfer to, for use by any other VMIL Group company, any personal, consumer or commercial credit information provided by me/us to the Lender (including but not limited to my/our name, address, age and telephone number, the type of product/s I/we have with the Lender, a summary of any transactions between us from time to time which may include details of the loan term, the principal drawn-down, the account balance and repayment amounts). I understand that the purpose for which the Lender may transfer this information will be for the marketing, planning, product development and research requirements of the Lender and any other company within the VMIL Group.

Signed by:

Applicant 1 -

Date

Applicant 2 -

Date