

Supplementary Application Pack

Used in conjunction with approved Wholesale Partner application forms

Broker Details

Submit completed application pack and all supporting documents to Fax: 1300 722 097 or Email: applications@redzed.com

Master Introducer (Wholesale Partner Business Name)

Introducer Name (Submitting Officer)

Introducer Email Address

ACL Holder (Licence you operate under)

ACL Number

Introducer Phone Number

BDM Name

Number of pages

Date

Authorisation you have (to the Licensee)

Authorised Rep

Credit Rep

Number

Checklist

Application Form

- Broker Section **fully completed**
- Completed Credit Card Authority (if RedZed is to order valuation)
- Borrower Section fully completed, signed and witnessed

Income Evidence

PAYG applicants any two (2) of the following documents are required

- YTD payslip covering a minimum of 2 pay cycles (dated within 6 weeks of application)
- Most recent group certificate or tax assessment notice
- Letter of employment (on company letterhead detailing gross & net base salary, length & mode of employment)
- Bank statement confirming salary deposits

Self-Employed applicants - Full Doc

- 2 years certified tax returns and financial statements (profit & loss and balance sheets)
- ATO Notice of Assessment

Self-Employed applicants - Alt Doc

- "Alt Doc Declaration & Verification Pack" completed, signed, dated & witnessed
- Accountant's Declaration (this is the last page of the "Alt Doc Declaration & Verification Pack")

Where an Accountant's Declaration is unavailable

- ATO portal to confirm tax is paid up to date, plus;
- 6 months lodged BAS, or;
- 6 months business trading statements

Other income - any one (1) of the following documents is required

- Centrelink statement (dated within 6 weeks of application)
- Copy of lease/rental statement or Real Estate Agent's letter of appraisal (dated within 3 months of application)

N.B Bank statement confirming 6 months rent required for private agreement

Identification Documents

- Face-to-Face** RedZed Customer Identification Checklist, or;
- Non Face-to-Face** RedZed Customer Verification Form, and;
- Non Face-to-Face** Australia Post VOI Form, or;
- Non Face-to-Face** ZipID VOI Form

Other Documents

- AML Checklist attached for each applicant (download from website)
- Completed serviceability calculator
- Remove all Tax File Numbers
- Copy of Trust Deed (for all Trust applications)
- Signed Contract of Sale/Purchase Contract including Section 32 or copy of title
- Credit Quote Signed & Dated (if you are charging a Fee for Service)
- Valuation completed by a RedZed Panel Valuer & addressed to RedZed Lending Solutions Pty Ltd (if you order it upfront)
- 6 months statements on all mortgage facilities being refinanced (issued within 6 weeks of application)

Expense/Liability Evidence

- Most recent statement on all **mortgage** facilities not being refinanced
- Most recent monthly statement for all **unsecured/vehicle** debts (where impairment exists we recommend 6 months)
- Most recent statements (3 months) for applicants main transactional banking account
- Copy of council rates notice on security properties

Note: Wherever there is inadequate room to adequately explain the Applicant's position, please annex an additional signed statement.

Third Party Broker Referred Applications - Checklist

Prior to submitting a borrowers application to RedZed Lending Solutions, please ensure the following process has been followed for ALL borrowers &/or guarantors

Applicant/Guarantor 1 Name

Applicant/Guarantor 2 Name

1. Identification of ALL Applicant(s) &/or Guarantor(s) - AML/CTF Policy

I have personally sighted & verified the original personal identification documents (as outlined in the AML/CTF checklist) for all borrowers and guarantors associated to this loan

Or

I have obtained copies of the required identification documents, certified by either a Justice of the Peace, Commissioner for Declarations, Member of Australian or State/Territory police force, Legal Practitioner, Pharmacist or Doctor.

Please Note: The submitting officer must provide copies of the Identification documents used, accompanied by a fully completed AML/CTF checklist (signed off by the RedZed accredited submitting officer)

2. Verification Of Application Particulars

I have conducted a phone interview with ALL borrowers and/or guarantors associated with the application

I have confirmed:

- Address details
- Marital Status & Number of Dependants
- Employment Details & Income
- Assets & Liabilities (ensure all ongoing liabilities are listed)
- Applicant(s) average monthly living expenses
- Security Property Details
- RedZed Product Offered
- Purpose of the loan including purpose of any cash out (if applicable)
- RedZed Fees and Charges (including Early Termination Fee for Company/Corporate Trust)
- Other Fees, Charges and Expenses

3. Initiating Broker

Broker Name

Company Name

Phone Number

I confirm the initiating broker has conducted a "face to face" interview with the borrowers &/or guarantors

4. Interview Declaration

I hold a binding referral agreement with the referring company

I have verified that the introducing broker is licensed to conduct credit activities under the National Consumer Credit Protection Act

RedZed Accredited Introducer Name

RedZed Accredited Introducer Signature

Applicant Name (Individual or Company)

Trust Details

RedZed Product Type (please select) Ultra Reward Recharge Refresh Other (eg promotion)

Wholesale Pricing / Commission Structure

Anticipated Interest Rate*

RedZed Delivery Rate (including any applicable Risk Loadings)	<input type="text"/> %
	+
Your Trail Commission	<input type="text"/> %
	=
Customer Interest Rate	<input type="text"/> %

Anticipated Risk Fee*

RedZed Delivery Risk Fee	<input type="text"/> %
	+
Your Upfront Commission	<input type="text"/> %
	=
Customer Risk Fee	<input type="text"/> %

* Final Interest Rate & Risk Fee may change if product / LVR is different to that presented at the application stage.

Key Dates Finance clause expiry date Anticipated settlement date

Risk Fee Capitalisation Instructions (Please refer to Lending Guide for restrictions relating to Capitalising the Risk Fee)

Capitalise risk fee Yes No

Valuation Instructions

- Valuation via RedZed panel valuer enclosed, must have 2 internal & 2 external photos (customer paid)
- RedZed to order valuation upon conditional approval (RedZed Credit Card Authority must be completed)

Delivery Of Mortgage Documents (sent to introducer unless otherwise notified)

Introducer Address or Applicant's Current Street Address

Loan Purpose Purchase Purchase & Refinance Refinance Refinance & Debt Consolidation

Finance Details		Finance Details	
Property Purchase	\$	Loan Account (1)	\$
Mortgage Refinance	\$	Total Loan Term	Years
Debt Consolidation	\$	Interest Only Term	Years
Repay Outstanding Defaults	\$	LVR	%
Cash Out (please provide details page 3)	\$	Anticipated Interest Rate*	%
Risk Fee	\$	Risk Fee	%
Other Fees & Charges	\$	Loan Account (2)	\$
Brokerage (credit quote must be supplied)	\$	Total Loan Term	Years
Other	\$	Interest Only Term	Years
Minus Customer's Contribution	\$	LVR	%
Total Loan Required	\$	Anticipated Interest Rate*	%
		Risk Fee	%

* Please note you can opt to reduce your commission and pass the benefit onto your borrower.

RedZed Wholesale Program Responsible Lending Assessment (Mandatory)

To assist in meeting our Responsible Lending Obligations the below questions need to be addressed. It can be achieved by either;

Option 1. Fully complete the Finance Summary section below)

Option 2. Provide a detailed loan submission answering the questions outlined below

Option 3. Provide a copy of your FACT FIND (ensure that all of the questions below are accounted for)

- ❖ Explanations around any credit impairment and how these issues will/have been overcome. Please comment on whether the applicant is currently experiencing financial stress and if they have sought hardship relief with a current lender?
- ❖ Where we are consolidating debts, is there a clear benefit to the applicant in the proposed loan?
- ❖ Clearly outline how the income is being derived and how ongoing serviceability of the loan is going to be achieved
- ❖ Where appropriate please outline the proposed exit strategy, particularly for elderly applicants.
- ❖ Please outline any unique factors relating to the security property. (Eg. ownership structure, vacant land, acreage)
- ❖ How does the recommended RedZed loan meet the clients requirements/objectives?
- ❖ Any other comments that you may have.

Purpose of credit sought

Clients' Objectives & Requirements (including medium to long term requirements and priorities)

Suitability

Does the RedZed loan meet the client's objectives & requirements as identified by you in your preliminary assessment? Yes No
If No, how have you addressed this?

Further comments

Is there a cash out component to the loan? Yes No

\$	Purpose
\$	Purpose
\$	Purpose
\$	Purpose
\$	Total

* Please Note: Cash out requirements can vary according to product and/or amount required, please refer to Lending Guidelines for requirements.

Credit Impairment

If the client(s) has any credit impairment please provide an explanation as to circumstances responsible for these issues and measures taken to mitigate future issues. Please comment on whether the client is currently experiencing financial stress and if they have sought hardship relief with a current lender.

Comments/Explanations:

How many Defaults/Judgments/Court Actions have the applicants had?

How many mortgage repayments have been fully or partially missed in the past six months?

Comments/Explanations:

Debt Consolidation Benefit (consider using our [Debt Consolidation Benefit Calculator](#) which can be downloaded from the website)

\$	1. Combined current monthly repayments to be consolidated (amount applicant(s) should be paying)
\$	2. Combined monthly average paid against these debts in past six months (actual payments made)
\$	3. Proposed new loan repayment
\$	4. Monthly benefit of consolidating debts through RedZed loan* (combined average paid minus proposed new loan (2 - 3 = 4))

Income

How is the income derived? (type of work & means of payment)

Consistency of income (comment on seasonal impacts, period of increased/decreased income)

Did the applicant experience reduced income in the past 12 months that affected their ability to meet their obligations? (If yes, provide an explanation)

Serviceability

How does the applicant(s) plan to service the proposed debt on an ongoing basis? Record here any known circumstances that may affect serviceability/ability to make monthly repayments.

Exit Strategy

Where an applicant's working life is expected to conclude prior to the expiry of the loan, what is the exit strategy?

Security (who will be the owners?/comment on any unique features, vacant land, acreage etc)

Other/General

Date Interview completed with Applicant/Guarantor 1 ___/___/___ Applicant/ Guarantor 2 ___/___/___

Will any of the Applicants/Guarantor's need the services of an interpreter? Yes No (language. _____)

Was the interview with the Applicants/Guarantors conducted in English? Yes No (language. _____)

1.1 Supplementary Application Form

Borrower Responsible Lending Questionnaire

The below questions will be used in conjunction with the details you have provided in the other lender application. By completing this Supplementary Application, you confirm the accuracy of all information in the other lending application.

Employment Details

Do you intend to change your employment in the short term? Yes No

If yes, please provide comments below

Do you expect any changes to your income or expenditure over the next 12 months (eg. newborn, moving, new job, balloon payments)? How do you expect these changes to affect your overall financial position?

If you are Self Employed, has your income been consistent over the last two years? If not, what are the reasons?

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations? If yes, please provide details below.

Credit History

Are you a first time home buyer?

App/Gtor 1 Yes No App/Gtor 2 Yes No

Permanent resident of Australia?

App/Gtor 1 Yes No App/Gtor 2 Yes No

Have you ever been bankrupt?

App/Gtor 1 Yes No App/Gtor 2 Yes No

If yes, please provide the date of discharge

App/Gtor 1 App/Gtor 2

Have you missed any minimum monthly repayments on any of your credit facilities in the past 6 months?

If yes, supply 6 months of statements for those facilities

App/Gtor 1 Yes No App/Gtor 2 Yes No

Nomination for Receipt of Information

The National Credit Code requires each borrower or guarantor to receive a copy of any notice or document in relation to their loan. However joint applicants or guarantors may nominate one of them to receive any notice or document in relation to their loan which would otherwise be sent to all of them. To arrange this please complete the nomination below.

I/We wish to nominate Applicant/Guarantor 1 Applicant/Guarantor 2

IMPORTANT:

Any person who has selected this nomination can at any time elect to cancel it by notifying RedZed Lending Solutions in writing. Upon cancellation, that person will then start to receive copies of all documents and notices in relation to their loan.

National Credit Code Business Purpose Declaration - for unregulated loans only

To: Perpetual Trustee Company Limited ('Credit Provider') Proposed loan of \$

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.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- Business purposes; or
- Investment purposes other than investment in residential property.

By signing this declaration you may lose your protection under the National Credit Code.

Name of Applicant/Guarantor/Director 1

Signature

Date

Name of Applicant/Guarantor/Director 2

Signature

Date

1.2 Supplementary Application Form

Tell us about your living expenses

YOUR AVERAGE MONTHLY LIVING EXPENSES.

Please complete each box below with a monthly figure. If a category does not apply to you please put in \$0

Current monthly expenses	Monthly Repayment	Applicant		
		1	2	Joint
Groceries	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Clothing & Personal care	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Education expenses (school fees, books, uniforms, camp fees, music lessons etc)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child Care	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insurance Premiums (health, home & contents, car, life, TPD, etc)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medical/Health Expenses	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Recreation/Entertainment (restaurants, memberships, holidays)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Communication expenses (i.e telephone, internet, pay TV, other subscriptions)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home Property Costs (utilities, council rates, maintenance etc)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Investment Property Costs (utilities, council rates, maintenance, land tax etc)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transport (fuel, public transport, registrations, parking, tolls etc)	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other expenses	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Total	\$ <input type="text"/>			

Future changes to monthly expenses

After taking out this loan, do you envisage an increase or decrease to your monthly living expenses? If so please provide comments below.

Increase per month

\$

Decrease per month

\$

Please note:

As part of this application process you will be required to provide the following statement/renewals with this application.

- Mortgages: 6 months statements on mortgages being refinanced and the last issued statement on all other mortgages
- Other Debts (eg credit cards, car loans, personal loans): most recent statement
- Most recent statements (3 months) for applicants main transactional banking account
- A copy of council rates on security properties

2.1 Self Employed

Income table & declaration

Guarantor only applicable for Company/Corporate Applications

Applicant/Guarantor 1

Full Name

Name of Business that your income is derived from

ABN

Type of Business (Activity/Industry)

Applicant/Guarantor 2

Full Name

Name of Business that your income is derived from

ABN

Type of Business (Activity/Industry)

Annual Taxable Income Table (the total income you have derived annually from your business)

The income that is declared below represents the **actual income** earned for the twelve (12) month period ending DD /MM /YYYY

Personal Income

This should represent your self-employed income, from the business noted above, and could include your salary, directors drawings, trust distributions and share of profits etc. This figure **should not** include income from other sources (e.g. rent) or non-recurring income such as capital gains.

Salary/Directors Fees/Trust Distributions \$

Your share of any net business profit \$

Total Personal Income (from your business) \$

Other regular annual income (e.g. rent) \$
 Please supply relevant documentation (e.g. lease agreement)

Salary/Directors Fees/Trust Distributions \$

Your share of any net business profit \$

Total Personal Income (from your business) \$

Other regular annual income (e.g. rent) \$
 Please supply relevant documentation (e.g. lease agreement)

Company Income (Company Applicants Only)

This should reflect your company's Net Profit Before Tax over the 12 month period noted above (after the deduction of all business expenses). This figure **should not** include income from other sources, non-recurring income (e.g. capital gains) or salaries to the related parties noted above.

Company Net Profit Before Tax \$

Alt Doc Application Declaration

The lender recommends that all proposed Applicants/Guarantors seek independent legal and financial advice prior to obtaining a loan. If the Applicants / Guarantors are in any doubt regarding their ability to repay this loan, do not borrow the money.

LENDER Perpetual Trustee Company Limited &/or RedZed Lending Solutions ("Lender or You")

Loan amount applied for (excluding capitalised risk fee) Term Anticipated monthly repayment \$

We have asked You to rely on our representations that We are able to repay this loan. We promise You that:

- (a) We are aware of our financial obligations under our proposed loan with You and We are fully able to meet our obligations under this loan;
- (b) We are satisfied that our obligation to You will not adversely impact on our ability to meet all our other financial obligations (including living expenses) as and when they fall due;
- (c) We request You to assess this facility without standard documentary evidence of our income and financial position as such documentary evidence is not readily available or would not be a true representation of our financial position;
- (d) We are aware that the interest rate payable to You is higher than the rate which would be payable if We qualified for an alternative loan product by the provision of satisfactory documentary evidence of our income and financial position;
- (e) We have reviewed this declaration and confirm its accuracy, including any parts of the document that are not completed in our handwriting;
- (f) We consent to the Lender or its representatives contacting my/our accountant named in Section 2.2 to discuss my/our declaration and financial position; and
- (g) We consent to my/our accountant named in Section 2.2 providing the Lender with information required to confirm my/our income.

We acknowledge that You are relying on this Declaration in considering or not to approve our loan application.

Full name of Applicant/Guarantor 1

Signature Date

Witness' name (Must not be a party to this loan)

Witness' signature Date

Full name of Applicant/Guarantor 2

Signature Date

Witness' name (Must not be a party to this loan)

Witness' signature Date

2.2 Accountant's Declaration

Self certified loans only

Self certified loans only

This statement is to be completed and signed by the applicant(s) current accountant or tax agent in support of the applicant(s) income declaration made to RedZed Lending Solutions.

To Perpetual Trustee Company Limited (ABN: 42 000 001 007) & RedZed Lending Solutions Pty Ltd (ABN: 31 123 588 527)

Re: Name of Applicant(s) - Application for finance

Accountant

Accountant Name

Accountant Firm / Trading Name

ABN

Phone Number

Business address

Industry Body Member

Registered tax agent

Yes No

BAS/Tax Agent Number

I am the accountant/tax agent for the above named applicant(s) and have acted for them in this capacity since ____/____/____

I still act for them in this capacity

I confirm the applicant has been operating his/her current business _____ ABN _____ since approximately ____/____.

I am aware the applicant(s) have completed a self declaration of income as part of their application for finance.

I understand the applicant(s) have applied for a loan, repayable by monthly instalments of \$ _____ over _____ years at a variable interest rate of _____% p.a.

I am not aware of any planned changes that would adversely affect their income as declared.

Based on my recent knowledge of the financial position of my client and my client's business, I do not know of any factors that would either affect the applicant's ability to make the above repayments or cause them substantial financial hardship.

I confirm the applicant(s) are registered tax payers with the Australian Tax Office and I was involved in the preparation and lodgement of their most recent lodged tax return with the tax office.

I acknowledge that you may want to discuss aspects of the applicant(s) business and declared income with me.

I confirm I am not related to any of the applicants, nor have any obvious conflicts of interest in completing this declaration.

A referral fee for the placement of this loan is being paid to me Yes No

Comments (additional disclaimers)

Signature of accountant

Date

Accountant Disclaimer

RedZed lending Solutions acknowledges that this accountant's declaration has been provided in good faith and takes into account the knowledge of the client's circumstances as at the date provided. We understand that you do not provide any guarantee around the applicants likelihood to make repayments under any loan provided based on this declaration and that you have not provided any recommendations as to the appropriateness or otherwise of the proposed loan. This is valid for 90 days from the specified date.

Credit Card Authorisation

Credit Card Authorisation

Credit Card Authority (Security Appraisal Fee)

Name of Applicant/Guarantor/Director 1

Name of Applicant/Guarantor/Director 2

To cover the valuation of: Address 1

To cover the valuation of: Address 2

I hereby authorise RedZed Lending Solutions Pty Ltd (ABN 31 123 588 527) to debit my credit card \$375 for each property requiring a valuation. Where the cost of the valuation exceeds \$375, I will be charged at cost. I acknowledge that this fee is not refundable.

Card type Visa Mastercard Expiry date /

Card number Card Verification Value*

Cardholder name (please print)

Cardholder signature

Please note: Cardholder must be one of the borrowers on the loan application

* Your Card Verification Value (CVV) is a three-digit number printed on the signature panel on the back of your Visa or Mastercard immediately after the card's account number. It should be the last three digits on the right.

Office Use Only					
Date	Amount	Accepted	Declined	Ref. No.	Processed by
<input type="text"/>	\$ <input type="text"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>

PRIVACY AND CREDIT REPORTING STATEMENT

I/We acknowledge that I/we have made an application for credit from the Lender noted in the Schedule and that I/we have provided personal information and credit-related information to the Lender in connection with that application for credit. In this statement, "personal information" has the same meaning as it does in the Privacy Act 1988 (Cth) (Privacy Act) and "credit-related information" means credit information, credit eligibility information and CP derived information as those terms are defined in the Privacy Act.

The Lender generally collects, uses, holds and discloses the personal information and credit-related information that I/we provide for the purposes of assessing my/our creditworthiness and for providing credit to me/us. The personal and credit-related information that the Lender may collect, use, hold and disclose includes my/our identity particulars including name, sex, address and previous two addresses, date of birth, name of employer, drivers licence number and details listed under any of my/our government-issued identity documents; my/ our application for credit or commercial credit; the fact that I/we have applied for credit and the amount; details of the amount and type of credit that have been provided to me/us by third parties or which I/we have guaranteed; any credit rating or credit assessment score that the Lender calculates about me/us or that a credit reporting body might provide to the Lender about me/us; details of any credit-related court proceedings or insolvency applications that relate to me/us; the fact that the Lender is a current credit provider to me/us; the fact that the loan repayments are overdue or that my/our loan repayments are no longer overdue; credit provided to me/us by the Lender has been paid or otherwise discharged and any other personal information or credit-related information that the Lender may collect about me/us either now or in the future.

I/We acknowledge and consent to the Lender also collecting personal and credit-related information about me/us from third parties. In such circumstances, I/we accept that the Lender will only be required to take such steps as a reasonable in the circumstances to ensure that I/ We are made aware of the matters contained in this privacy and credit reporting statement.

The Lender may collect and use personal and credit-related information about me/us for the purposes of:

- providing credit to me/us and ensuring the repayment of that credit;
- where I/we offer to guarantee credit being provided to a third party, any purpose related to the giving of that guarantee;
- assessing the risk of me/us being unable to meet a liability to repay the credit provided to me/us or that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery;
- managing and administering my/our relationship with the Lender;
- if I/we give our consent, for marketing purposes (either by the Lender or by third parties) to promote the products and services provided by the Lender or other organisations to me/us;
- verifying my/our identity and the validity of government issued identity documents that I/we have provided; and
- complying with legislative and regulatory requirements.

I/We acknowledge that without the provision of my/our personal or credit-related information to the Lender, the Lender may be unable to process or accept my/our application for credit or to operate or manage the credit provided to me/us. I/We also acknowledge that the Lender may need to verify my/our identity (including where required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or other applicable laws) and that it is impracticable for me/us to remain anonymous or use a pseudonym when dealing with the Lender.

The Lender may disclose personal or credit-related information of the kind it collects about me/us to

- its related companies;
- debt collection agents and credit management agencies;
- credit reporting bodies and other credit providers;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- real estate agents (where the credit relates to the purpose of property);
- government bodies and other regulatory authorities (including where this is required or authorised by law);
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- external dispute resolution bodies;
- all parties involved in securitisation of the Lender's loans;
- other financial institutions and credit providers; and
- other parties named as a Lender.

Credit reporting bodies collect a range of credit-related information about individuals and use that information to provide credit reports to their customers relating to individuals who have applied for credit (or are guaranteeing credit). The credit reporting bodies that the Lender may disclose my/our credit-related information to and/or obtain my/our credit related information from are:

- illion Australia Pty Ltd (whose contact details are available at www.checkyourcredit.com.au/ContactUs);
- Equifax Pty Ltd (whose contact details are available at www.equifax.com.au/contact); and
- Experian Australia Credit Services Pty Ltd (whose contact details are available at www.experian.com.au/contact-us/).

These credit reporting bodies may include my/our credit related information in reports provided to other credit providers to assist them to assess my/our credit worthiness. If I provide government-issued identity documents, the Lender may disclose this information in order to verify the document's validity with the Document Verification Service managed by the Commonwealth Attorney General's Department. Additionally, if I/we do not make any repayments or other instalments of the credit provided by the Lender to me/us, if I/ we commit fraud or try to do so, or if I/we otherwise commit a serious credit infringement, the Lender may also disclose this information to these credit reporting bodies. I/We acknowledge that this may affect my/our ability to obtain credit in the future.

I/We acknowledge that I/we may obtain a copy of the credit reporting bodies' credit reporting policies by contacting them using the contact details set out above. I/We acknowledge being informed that if:

- I/We believe that I/we have been a victim of fraud or identity theft, I/ we have a right to contact the credit reporting bodies and ask them not to disclose my/our credit related information and that I/we should contact the credit reporting bodies using the contact details set out above if I/we wish to make such a request; and
- I/We have the right to request that credit reporting bodies do not use any credit-related information about me/us that is held by them for the purposes of prescreening any direct marketing by credit providers (including the Lender) and that I/we should contact the credit reporting bodies using the contact details set out above if I/ we wish to make such a request.

PRIVACY AND CREDIT REPORTING STATEMENT

The Lender may hold personal and credit-related information about me/us in, or may disclose this information to third party service providers located in, one or more overseas countries. My/Our personal and credit-related information may be held in the UK, Japan and the United States.

The personal information contained in documents you provide to the Lender as evidence of your identity will be checked with the relevant government agency via the Document Verification Service. You can find more information about the Document Verification Service at <https://www.dvs.gov.au/Pages/default.aspx> or by telephoning/writing to:
Document Verification Service
Attorney-General's Department
3-5 National Circuit, BARTON ACT 2600
Call: 02 6141 6666 Email: DVS.Manager@ag.gov.au

If you do not provide your driver licence or passport number or your document is not verified by the Document Verification Service, we may not be satisfied as to your identity and you may not be able to provide you with our services

By signing the acknowledgment below, I/we agree and consent to:

- the Lender collecting, holding, using and disclosing the personal information and credit-related information about me/us for the purposes set out above; and
- the parties involved in the securitisation of the Lender's loans collecting, holding, using and disclosing any personal information or credit-related information that they receive about me/us from the Lender for the purposes of risk assessment and management involved in the securitisation and complying with any applicable legislation and regulatory requirements, subject to any restrictions imposed on the Lender under the Privacy Act.

The Lender will otherwise collect, hold, use and disclose my/our personal information in accordance with its Privacy Policy, which sets out how I/we may access and correct the personal information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our personal information. The Lender's Credit Reporting Policy sets out how the Lender will collect, hold, use and disclose any credit-related information about my/us, how I/we may access and correct the credit related information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our credit related information.

The Lender's Privacy and Credit Reporting Policy is available at www.redzed.com/faqs

Schedule

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

RedZed Lending Solutions Pty Ltd
(and its related bodies corporate) (together "RedZed")
ABN 31 123 588 527
GPO Box 1693, Melbourne 3001
T 1300 722 462

Perpetual Trustee Company Limited (and associated entities)
ABN 42 000 001 007
Level 12, Angel Place, 123 Pitt Street, Sydney 2000
T 02 9229 9000

2. A reference to the "Lender" includes any mortgage broker or originator engaged by me/us to submit a loan application to RedZed.

Please tick if you do not consent to the lender using or disclosing your personal information for the additional purpose of telling you about products or services of RedZed or other organisations.

Do not consent

Signature of Applicant/Guarantor

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

Signed Applicant/Guarantor 1:

.....
Signature

.....
(Name printed)

Date/...../.....

Signed Applicant/Guarantor 2:

.....
Signature

.....
(Name printed)

Date/...../.....