



**Better Mortgage Management Pty Ltd**

ABN 65 089 835 192

Level 5, 135 Wickham Terrace SPRING HILL QLD 4000

PO Box 274, SPRING HILL QLD 4004

**Tel:** (07) 3831 6400 **Fax:** (07) 3831 6500

**Email:** info@bettermm.com.au

**Website:** www.bettermm.com.au

### DOCUMENT CHECK LIST

N/A	Yes	No	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Fully Completed and Signed Application Form
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed Privacy consent Form
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed Acknowledgement Form
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Signed Legal & Independent Form
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Accountant's Letter
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Low Doc Declarations
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Completed 100 Point ID
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Copy of Contract of Sale (if Purchase)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Copy of Loan Statements for Refinancing (12 months)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Rates Notice for all Properties (Existing)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Confirmation of Funds to Complete

PAYG / SALARIED APPLICANTS		SELF EMPLOYED / COMPANY APPLICANT	
<input type="checkbox"/>	2 Recent Payslips	<input type="checkbox"/>	3 Years Full Business Returns
<input type="checkbox"/>	Last 2 Years Group Certificates	<input type="checkbox"/>	3 Years Business Financials
<input type="checkbox"/>	Letter from the Employer	<input type="checkbox"/>	3 Years Full Personal Tax Returns
Valuation Fee Payable \$			
Commitment Fee Payable \$			

The Introducer is to certify the following:

Application Name: \_\_\_\_\_

1: Original Application including the original of this checklist will be forwarded to BMM

2: Original Income Declaration (for NoFin loans only) will be forwarded to BMM

3: Where copies of the income documentation have been forwarded to BMM the Introducer has sighted the original documents

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Introducer's Name: \_\_\_\_\_

Company: \_\_\_\_\_



# Commercial

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File Number							

## INTRODUCER COVER SHEET

<b>Introducer Name</b>	<b>Date</b>

<b>Borrowers</b>	<b>1.</b>
	<b>2.</b>
	<b>3.</b>
	<b>4.</b>

<b>Loan Amount</b>	<b>Product</b>

**Loan Purpose**  
 (purchase/refinance/  
 development/construction)

<b>Term</b>	Interest Only Fixed Rate
<input type="checkbox"/> Full Doc	
<input type="checkbox"/> Low doc	

**Security Description**

**Security Address**

**Security Value**

Wholesale Rates				
Loading	Split 1	Split 2	Split 3	Split 4
Delivery Rate	%	%	%	%
Upfront	%	%	%	%
Trail	%	%	%	%
Mortgage Ins.	%	%	%	%
Construction	%	%	%	%
Other	%	%	%	%
<b>Cust. Rate</b>	%	%	%	%
<b>NOTE: Upfront and trail must be the same for each split</b>				

Office Use Only	
BOE (Rec)	\$
Subs	\$
Boe +	\$
Sols -	\$
<b>Total</b>	<b>\$</b>



**COMPANY / TRUST**

Company / Trust name				Company <input type="checkbox"/>		Trust <input type="checkbox"/>	
Phone	Registered Address					State	Postcode
Fax	Trading Address					State	Postcode
Years Est.	ABN			ACN			
Name of All Directors							
Industry							

**PERSONAL DETAILS**

Applicant 1				Applicant 2			
Owner <input type="checkbox"/>				Owner <input type="checkbox"/>			
Director <input type="checkbox"/>				Director <input type="checkbox"/>			
Partner <input type="checkbox"/>				Partner <input type="checkbox"/>			
Title	Surname			Title	Surname		
Given name(s)				Given name(s)			
Current address				Current address			
Suburb	State	Postcode	Years / Months	Suburb	State	Postcode	Years / Months
Phone	silent <input type="checkbox"/>	Mobile		Phone	silent <input type="checkbox"/>	Mobile	
Email			ABN	Email			ABN
Residential Status	Rent <input type="checkbox"/>	Owned <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Board <input type="checkbox"/>	No. of adults in household		
Postal Address				State	Postcode		
Suburb				State	Postcode		
Previous address				Previous address			
Suburb	State	Postcode	Years / Months	Suburb	State	Postcode	Years / Months
Female <input type="checkbox"/>	Male <input type="checkbox"/>	Date of birth / /		Female <input type="checkbox"/>	Male <input type="checkbox"/>	Date of birth / /	
Drivers licence no.				Drivers licence no.			
Marital status		No. of dependants		Ages			
Current employer (1) name				Current employer (1) name			
Years / Months				Years / Months			
Address				Address			
Phone		Payroll contact		Phone		Payroll contact	
Occupation		Full time <input type="checkbox"/>		Part time <input type="checkbox"/>		Casual <input type="checkbox"/>	
PAYG/Salary <input type="checkbox"/>				Self employed <input type="checkbox"/>			
→ ABN →				→ ABN →			
Current employer (2) name				Current employer (2) name			
Years / Months				Years / Months			
Address				Address			
Phone		Payroll contact		Phone		Payroll contact	
Occupation		Full time <input type="checkbox"/>		Part time <input type="checkbox"/>		Casual <input type="checkbox"/>	
PAYG/Salary <input type="checkbox"/>				Self employed <input type="checkbox"/>			
→ ABN →				→ ABN →			
Previous employer's name				Previous employer's name			
Years / Months				Years / Months			



**PERSONAL DETAILS**

Applicant 3				Owner <input type="checkbox"/>	Director <input type="checkbox"/>	Partner <input type="checkbox"/>	Applicant 4				Owner <input type="checkbox"/>	Director <input type="checkbox"/>	Partner <input type="checkbox"/>				
Title		Surname						Title		Surname							
Given name(s)																	
Current address																	
Suburb				State	Postcode	Years / Months		Suburb				State	Postcode	Years / Months			
Phone				silent <input type="checkbox"/>	Mobile				Phone				silent <input type="checkbox"/>	Mobile			
Email				ABN				Email				ABN					
Residential Status		Rent <input type="checkbox"/>	Owned <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Board <input type="checkbox"/>	No. of adults in household		Residential Status		Rent <input type="checkbox"/>	Owned <input type="checkbox"/>	Mortgage <input type="checkbox"/>	Board <input type="checkbox"/>	No. of adults in household			
Postal Address						State	Postcode	Postal Address						State	Postcode		
Suburb						State	Postcode	Suburb						State	Postcode		

Previous address															
Suburb				State	Postcode	Years / Months		Suburb				State	Postcode	Years / Months	
Female <input type="checkbox"/>		Male <input type="checkbox"/>		Date of birth / /		Drivers licence no.		Female <input type="checkbox"/>		Male <input type="checkbox"/>		Date of birth / /		Drivers licence no.	
Marital status		No. of dependants		Ages		Marital status		No. of dependants		Ages					

Current employer (1) name						Years / Months		Current employer (1) name						Years / Months					
Address																			
Phone				Payroll contact				Phone				Payroll contact							
Occupation				Full time <input type="checkbox"/>		Part time <input type="checkbox"/>		Casual <input type="checkbox"/>		Occupation				Full time <input type="checkbox"/>		Part time <input type="checkbox"/>		Casual <input type="checkbox"/>	
PAYG/Salary <input type="checkbox"/>				Self employed <input type="checkbox"/>		→ ABN →		PAYG/Salary <input type="checkbox"/>				Self employed <input type="checkbox"/>		→ ABN →					
Current employer (2) name						Years / Months		Current employer (2) name						Years / Months					
Address																			
Phone				Payroll contact				Phone				Payroll contact							
Occupation				Full time <input type="checkbox"/>		Part time <input type="checkbox"/>		Casual <input type="checkbox"/>		Occupation				Full time <input type="checkbox"/>		Part time <input type="checkbox"/>		Casual <input type="checkbox"/>	
PAYG/Salary <input type="checkbox"/>				Self employed <input type="checkbox"/>		→ ABN →		PAYG/Salary <input type="checkbox"/>				Self employed <input type="checkbox"/>		→ ABN →					
Previous employer's name						Years / Months		Previous employer's name						Years / Months					





Statement of Financial Position as at:     /     /

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Name \_\_\_\_\_

**PLEASE COMPLETE A STATEMENT OF FINANCIAL POSITION FOR EACH INDIVIDUAL, PARTNER AND DIRECTOR**

ASSETS	Amount \$	LIABILITIES	Amount Owing
1 House/property address		1 Loan(s) mortgaged to:     Repays     Frequency	
2 Houses/Investments			
3 Plant/machinery/vehicles (detail)			
4 Stock/work in progress			
Banks, Building Society, Credit Union A/Cs Bank     Type of A/C		Unsecured loan(s) Bank, etc:     Repays     Frequency	
		Overdraft bank, etc     Limit	
		Hire purchase/consumer credit, bank etc     Repays     Frequency	
Investments (detail)     Maturity Date			
		Bank/Visa/Master/Other card(s)	
Life Insurance			
Superannuation			
Trade and sundry debtors			
Furniture/personal effects		Income Tax	
Other assets (detail)		Other amounts owing (detail)	
<b>Total</b>		<b>Total</b>	

Financial Institution	Equipment	Rental (\$)	Frequency	Expiry Date	Residual \$



**SECURITY OFFERED FOR THE LOAN**

PROPERTY 1 Usage: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>		PROPERTY 2 Usage: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>	
Name of title holder/s (following settlement)		Name of title holder/s (following settlement)	
Address of property		Address of property	
Postcode		Postcode	
Access details for valuation purposes		Access details for valuation purposes	
Estimated value of security \$		Estimated value of security \$	
Phone (home) (Mobile)		Phone (home) (Mobile)	
Property Type Industrial <input type="checkbox"/> Retail <input type="checkbox"/> Commercial <input type="checkbox"/> Residential <input type="checkbox"/> Other <input type="checkbox"/>		Property Type Industrial <input type="checkbox"/> Retail <input type="checkbox"/> Commercial <input type="checkbox"/> Residential <input type="checkbox"/> Other <input type="checkbox"/>	
Title Type Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Other <input type="checkbox"/>		Title Type Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Other <input type="checkbox"/>	

**SECURITY OFFERED FOR THE LOAN**

PROPERTY 3 Usage: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>		PROPERTY 4 Usage: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>	
Name of title holder/s (following settlement)		Name of title holder/s (following settlement)	
Address of property		Address of property	
Postcode		Postcode	
Access details for valuation purposes		Access details for valuation purposes	
Estimated value of security \$		Estimated value of security \$	
Phone (home) (Mobile)		Phone (home) (Mobile)	
Property Type Industrial <input type="checkbox"/> Retail <input type="checkbox"/> Commercial <input type="checkbox"/> Residential <input type="checkbox"/> Other <input type="checkbox"/>		Property Type Industrial <input type="checkbox"/> Retail <input type="checkbox"/> Commercial <input type="checkbox"/> Residential <input type="checkbox"/> Other <input type="checkbox"/>	
Title Type Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Other <input type="checkbox"/>		Title Type Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Other <input type="checkbox"/>	

**YOUR RELATIVE'S DETAILS**

Nearest relative (not living with you)	Relationship to you	Nearest relative (not living with you)	Relationship to you
Address	Phone	Address	Phone
	Postcode		Postcode
Mother's Maiden Name		Mother's Maiden Name	

**YOUR SOLICITOR'S (or representative's) DETAILS**

Name of firm	Address		
Contact			
Telephone No.	Fax No.	Documents to be sent here?	Yes <input type="checkbox"/> No <input type="checkbox"/>

**YOUR ACCOUNTANT'S DETAILS**

Name of firm	Address		
Contact			
Telephone No.	Fax No.		



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**APPLICANT DECLARATION**

Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver and/or liquidator has been appointed?	Yes / No	Details
Have you ever been declared bankrupt or insolvent?	Yes / No	
Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer?	Yes / No	
Has any application in respect of this loan ever been submitted by you or any other person to any lender? If so give details.	Yes / No	
Is the property under old systems title?	Yes / No	
Are you ordinarily resident in Australia?	Yes / No	

  

Name _____	Name _____
Date / / Signature <b>X</b> _____	Date / / Signature <b>X</b> _____
Name _____	Name _____
Date / / Signature <b>X</b> _____	Date / / Signature <b>X</b> _____

**COMMITMENT/PROCESSING FEE**

**I/We understand that before Better Mortgage Management proceeds with assessing and processing our loan application, I/we agree to pay to Better Mortgage Management a non-refundable commitment/processing fee via one of the below payment methods**

Name _____	Name _____
Date / / Signature <b>X</b> _____	Date / / Signature <b>X</b> _____

**METHOD OF PAYMENT**

The applicant(s) agrees to pay a non-refundable commitment fee along with all or any part of an establishment fee at the time of application. Any outstanding fee(s) must be paid on settlement. Should the loan proceed, the establishment fee is refundable in the case of the loan being declined except where a valuation has been carried out, legal fees have been incurred, or where the approval is issued for a lower amount than applied for. In these cases Better Mortgage Management Pty Ltd will deduct from the establishment fee the costs of valuation and/or legal fees and refund the balance. Where these costs exceed the amount paid, the applicant(s) will be to additionally pay the difference to cover the full valuation and legal fees incurred.

Credit Card <input checked="" type="checkbox"/>	Bankcard <input type="checkbox"/>	Credit Card Number	Expiry Date
	Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> Amex <input type="checkbox"/> Diners <input type="checkbox"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>
Amount \$ _____ Date / / Signature <b>X</b> _____			
Cheque <input type="checkbox"/>	A 1.5% (including GST) surcharge is payable on all credit card transactions over \$1000		
Cash <input type="checkbox"/>			
Direct Credit <input checked="" type="checkbox"/>	Account details available on request		

Please provide information supporting this application  
(Background, purpose, property and all relevant information)

## PRIVACY ACT 1988 - CONSENT AND ACKNOWLEDGEMENT

### Consent and acknowledgement by applicant(s) for credit and guarantors

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign.

NAME OF APPLICANT(S)/GUARANTOR(S): \_\_\_\_\_

**MORTGAGE MANAGER: BETTER MORTGAGE MANAGEMENT PTY LTD [ABN 65 089 835 192] (herein referred to as 'BMM')**

**MORTGAGE INSURER: each of the organisations name in Schedule A (whether acting individually or together)**

**CREDIT PROVIDER: each of the organisations named in Schedule A (whether acting individually or together)**

The above organisations collect personal information from or about the Applicant(s) and Guarantor(s) ("the personal information") to:

in the case of the Mortgage Manager and the Credit Provider:

- A. assess an application for credit by the Applicant(s) or a proposal by the Guarantor(s) to guarantee or provide security; and
- B. if an application is successful to provide and administer the provision of credit to the Applicant(s) and obtain a guarantee;

and in the case of the Mortgage Insurer:

- A. assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided by the Credit Provider to the Applicant(s) (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee); and
- B. if insurance is provided, to administer or vary any lenders' mortgage cover provided; and
- C. comply with legislative and regulatory requirements.

In order to do those things the Mortgage Manager, the Credit Provider, and/or the Mortgage Insurer (or any of them) may need to disclose the personal information to:

- A. the organisations and persons described in paragraphs 1 to 9 below;
- B. each other and to the related companies of each; and organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including Applicant(s) or Guarantor(s) employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers.

Collection of some of the personal information is required under the Anti-Money Laundering and Counter Terrorism Financing Act 2006.

If any part of the personal information is not provided, it may not be possible to assess an application for credit by the applicant(s) or an application for lenders' mortgage insurance, and as a consequence the finance requested by the Applicant may not be provided.

Individuals can gain access to or update their personal information or obtain copies of Privacy Policies from us, the Credit Provider or the Mortgage Insurer on request. All enquiries concerning access to personal information should be directed to the Mortgage Manager on (07) 3831 6400 in the first instance.

The Mortgage Manager may also use the personal information (and disclose it to its service providers) to tell you about other products and services offered or distributed by it.

If any of the Applicant(s) or Guarantor(s) do not want the personal information to be used or disclosed for this purpose, please tick this box or contact the Mortgage Manager on the above number.

I/We agree that the Credit Provider, the Mortgage Manager and the Mortgage Insurer can do any of the following:

1. Application for commercial credit  
If my/our application is for commercial credit, obtain and use a credit report from a credit reporting agency containing personal and/or commercial information about me/us to assess my/our application for commercial credit.
2. Application for consumer credit  
If my/our application is for consumer credit, obtain and use a credit report containing information about my/our commercial activities or commercial credit worthiness and/or containing personal information to assess my/our application for consumer credit.
3. Collection of overdue payments  
Obtain and use a consumer and/or commercial credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
4. Exchange of information between credit providers  
Obtain from and use or give to another credit provider (including any other credit provider who is referred to in this application, named in a credit report or who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity.
5. Use of information  
I/We understand that the information referred to in the paragraph 4 including credit reports and other personal information obtained about me/us (including the information about my/our credit obtained from the credit reporting agency or other credit provider) may be used for any of the following purposes:
  - A. To assess my/our credit worthiness.
  - B. To assess an application by me/us for credit
  - C. To help me/us avoid defaulting on my/our credit obligations
  - D. To modify a default by me/us
  - E. To notify other credit providers of a default by me/us
  - F. To assist in the collection of overdue payments from me/us
  - G. To exchange information with credit providers who are involved in a mortgage securitisation scheme
  - H. To exchange information with credit providers as to the status of this loan
  - I. For the administration of my/our loan account
  - J. For internal business purposes including research and product development, credit scoring, staff training, conducting market or customer satisfaction research, maintaining a financial services relationship with you and assessing your future applications for products or services provided by us
  - K. Preventing and investigating crime or fraud to protect your interest and the interests of Better Mortgage Management along with fulfilling our legal requirements as permitted or required by law
6. Exchange of information with advisers and other persons  
Obtain from and use or give any personal information or commercial credit information about me/us to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with the loan to be provided to me/us pursuant to this application or any future applications for products or services provided by us.

7. Provide information to credit reporting agencies  
Give to a credit reporting agency personal information or commercial credit information about me/us to obtain a consumer credit report about me/us (in order to assess the application or in relation to the credit provider's ongoing funding of the credit) or to allow the credit reporting agency to create or maintain a credit information file containing information about me/us.  
The information which may be given before during or after the provision of credit to me/us is limited to:
- A. Identifying particulars – my name, sex, address (and previous two addresses), date of birth, name of employer and driver's license number .
  - B. The fact that consumer credit or commercial credit has been applied for and the amount
  - C. The fact that the Credit Provider is a current credit provider to me/us
  - D. Loan repayments which become overdue more than 60 days and for which collection action has commenced
  - E. Advice that loan repayments are no longer overdue in respect of any default which has been listed
  - F. Advice that cheques drawn by me/us for more than \$100 have been dishonoured more than once
  - G. Information that, in the opinion of Mortgage Manager or the Credit Provider, I/we have committed a serious credit infringement (that is acted fraudulently or shown an intention not to comply with my/our credit obligations)
  - H. That the loan provided to me/us by the Credit Provider has been paid or otherwise discharged
  - I. Or otherwise in connection with arrangement relating to credit providers' mortgage insurance.
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. Verification Of Identity  
Seek and use my/ our Personal Information for assessment and verification in compliance with obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act") and request further Personal Information from me/us, even if such personal information was previously sought.
- Applicant Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

I/we acknowledge that if I/we do not provide the Personal Information required, the Originator, Credit Provider or Mortgage Insurer may not be able to provide me/us with credit or other products and services.

10. Provide information to Guarantors  
Give to a current or proposed Guarantor any credit report, notice or documents, or financial or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to, the credit facilities which are the subject of the guarantee which has been or which is proposed to be provided to the credit provider and, any other facility I/we have or have had with the credit provider during the previous 2 years. This extends to the disclosure of copies of notices or documents relating to the credit application (including any proposed or actual credit contract) and to the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawings and dishonours that have or may occur, as well as enforcement of the guarantee and / or security. The information may be given for the purpose of the proposed guarantor deciding whether to act as guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.
11. Provide information to trade insurer  
If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure the Credit Provider for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.
12. Authority to obtain, exchange and disclose personal information concerning Guarantor.  
Obtain and use a credit report from a credit reporting agency containing personal information about me/us to assess whether to accept me/us as a guarantor for the commercial credit or consumer credit for which the Applicant has applied or otherwise in connection with arrangements relating to lenders' mortgage insurance.

Guarantor(s):

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Schedule A**

**Contact Details for the Credit Providers:**

- Australian Executor Trustees Limited ABN 84 007 869 794, Level 22, 207 Kent Street Sydney NSW 1026
- Bank Of Western Australia Ltd. ABN: 22 050 494 454
- BOS International (Aust.) Ltd. ABN: 23 066 601 250
- Capital Finance Australia Ltd. ABN: 23 069 663 136
- Commonwealth Bank of Australia
- David Johnstone & Associates, 99 MacLeay Street, Potts Point NSW 2011
- HBOS Treasury Services Plc ARBN 111 084 434
- Global Capital Corporation, Pty. Ltd, ABN 14097 482114, 4 Martin Place, Sydney NSW 2000,
- JP Morgan Trust Australia ABN 49 050 294 052, Level 35 AAP Centre 259 George Street Sydney NSW 2000
- Mariner Financial Limited, Mariner Securities Limited, Mariner Mortgage Management Limited,
- Mariner Funds Management Limited, Mariner Portfolio Limited, Mariner Retirement Solutions Limited, Mariner Life Limited,
- Mariner Credit Corporation Limited, Mariner Corporate Finance Pty. Ltd.,
- MKM Capital Pty. Ltd., Suite 1403, 1 Queens Road Melbourne VIC. 3004
- North West Commercial Finance Pty. Ltd. ABN 58 091 981 207
- Suite 1/1000, Waterworks Road The Gap 4061
- Permanent Custodians Limited ACN 001 426 384, Level 4, 35 Clarence Street Sydney NSW 2000
- Perpetual Trustee Company Limited ABN 86 000 431 827, Level 6, 45 Clarence Street Sydney NSW 2000
- Permanent Trustee Company Limited ABN 21 000 000 993, Level 4, 35 Clarence Street Sydney NSW 2001
- Perpetual Trustees Victoria Limited ABN 47 004 027 258, Level 28, 360 Collins Street Melbourne VIC 3000
- Provident Capital Ltd. ACN 082 735 573
- Level 42 264-278 George Street, Sydney NSW 2000
- Resimac Ltd ABN 67 002 997 935, Level 9, 45 Clarence St Sydney NSW 2000
- Seiza Mortgage Company Pty. Limited ABN 68 114 436 412, Level 10 151 Macquarie Street Sydney NSW 2000
- Sintex Consolidated Pty Ltd ABN 75 065 917 535, Level 1, 458 Wattle Street Ultimo NSW 2007
- Suncorp Limited ABN 66 010 831 722 Level 18, Suncorp Centre, 36 Wickham Terrace, Brisbane Qld., 4000

**Contact Details for the Mortgage Insurers:**

- Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305 and
- PMI Mortgage Insurance Limited, ABN 70 000 511 071, Level 23/50 Bridge Street SYDNEY NSW 2000