

APPLICATION FOR CREDIT

Loan/Overdraft/Visa Card



Please complete the below details based on the credit product you're applying for:

HOME LOAN DETAILS (MORTGAGE)

Loan amount: \$ Loan term: New Member Existing Member

Loan type: Variable Fixed: years (1-5 years)

Split – Amounts: \$ \$ \$

Repayment type: Principal + Interest – Offset? Interest only Are you a first home buyer? Yes No

Repayment frequency: Monthly Fortnightly Weekly

PERSONAL OR CAR LOAN DETAILS

Loan amount: \$ Loan term (months):

Repayment frequency: Monthly Fortnightly Weekly Loan type: Secured Unsecured

VISA CARD OR OVERDRAFT DETAILS

Limit amount: \$ Visa Card Overdraft

If Overdraft
Facility type: Secured Unsecured

LOAN PURPOSE DESCRIPTION

APPLICANT 1 DETAILS

Member No
(if applicable):

Title:

Given name(s):

Surname:

Date of birth: / /

Gender: Male Female

Residential address (PO Box not accepted):

Date started at address: / /

Postal address (if different from above):

Number of addresses in last 5 years:

Previous address (if current is less than 3 years)

APPLICANT 2 DETAILS

Member No. (if applicable):

Title:

Given name(s):

Surname:

Date of birth: / /

Gender: Male Female

Residential address (PO Box not accepted):

Date started at address: / /

Postal address (if different from above):

Number of addresses in last 5 years:

Previous address (if current is less than 3 years)

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APPLICANT 1 DETAILS (continued)

Living situation (rent, board, own, buying home, with parents etc.):

Home phone number:

Work phone number:

Mobile phone number:

Email address:

Driver's licence No:

Expiry:

 / /

Number of dependents & ages:

 Status: Single Married De-facto
 Separated Divorced Widowed
Do you share income and expenses? Yes NoAre you an Australian resident? Yes No

Country of Citizenship:

Name of relative or friend (not living with you):

Address of relative or friend:

Phone number:

Relationship:

EMPLOYMENT

Occupation:

Employer name:

Employer address:

APPLICANT 2 DETAILS (continued)

Living situation (rent, board, own, buying home, with parents etc.):

Home phone number:

Work phone number:

Mobile phone number:

Email address:

Driver's licence No:

Expiry:

 / /

Number of dependents & ages:

 Status: Single Married De-facto
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Do you share income and expenses? Yes NoAre you an Australian resident? Yes No

Country of Citizenship:

Name of relative or friend (not living with you):

Address of relative or friend:

Phone number:

Relationship:

EMPLOYMENT

Occupation:

Employer name:

Employer address:

APPLICANT 1 DETAILS (continued)

Employer phone number:

Date commenced:

 / Status: Permanent Contract Self-employed
 Full-time Part-time Casual

Number of jobs in last 5 years:

Previous occupation (if above is more than 1):

Previous employer & time spent working there:

INCOME

Total income (before tax):

\$

Non-taxable income:

\$

Rental income (before tax):

\$

Other income:

\$

Frequency:

 Annually Monthly Fortnightly Weekly**APPLICANT 2 DETAILS (continued)**

Employer phone number:

Date commenced:

 / Status: Permanent Contract Self-employed
 Full-time Part-time Casual

Number of jobs in last 5 years:

Previous occupation (if above is more than 1):

Previous employer & time spent working there:

INCOME

Total income (before tax):

\$

Non-taxable income:

\$

Rental income (before tax):

\$

Other income:

\$

Frequency:

 Annually Monthly Fortnightly Weekly**INSURANCE – please provide details of insurance policies covering the security being offered**

Insurance Company:

Policy Number:

Commencement Date:

 /

Expiry Date:

 / **Would you like Circle to arrange a quote?**

Through our relationship with CGU Insurance, Circle is able to provide you with a competitive quote on all your general insurance requirements. To arrange a quote, simply indicate below a suitable time for our friendly insurance officer to contact you. Your quote will be provided over the phone, and in writing at your request.

Please contact me on

at approx.

 AM PM to arrange an insurance quote.

Terms, conditions and normal acceptance criteria apply. This material does not take into account your personal needs, objectives and financial circumstances and you should consider whether it is appropriate for you. Please read the product disclosure statement available at all Circle Alliance Bank branches to decide if a product is right for you.

Insurance issued by CGU Insurance Limited ABN 27 004 478 371 AFS Licence 238291

PREFERRED METHOD OF PAYING YOUR LOAN Payroll Deduction Transfer (Internet/Phone Banking) Periodical Payment Quick Debit Other (specify)**Additional Information**

Have you ever been declared bankrupt or had a court order made against you for non payment of debt or have you ever entered into a scheme of arrangement for debt repayment?

Applicant OneYES NO **Applicant Two**YES NO

Have you ever had any property repossessed?

Are you a guarantor for another person's performance of a loan?

If yes please give details

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FINANCIAL POSITION (for joint applicants, combine details)

Asset	Value	Full monthly payment	Loan balance outstanding	Loan limit If applicable	Is facility interest only?	Debt Held With (lender, financial institution etc.)	To be refinanced?
Residential property (owner occupied, investment, vacant land)							
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Vehicles (year, make, model)							
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal loans							
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit/store cards							
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Other							
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
	\$	\$	\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No
Rent/board	\$						
Superannuation	\$						
Shares	\$						
Savings	\$						
Other	\$						
TOTALS	\$		\$	\$	NET \$		
Household contents - info only	\$						

FUNDS POSITION (optional)

Property Purchase (Residential/Investment)	\$	Residential Loan(s)	\$
Cost of Construction	\$	Personal Loan	\$
Land Purchase	\$	Own Funds - CIRCLE	\$
Loan Costs (bank fees)	\$	Own Funds - Other	\$
LMI	\$	Deposit Paid	\$
Home Improvements	\$	FHOG	\$
Refinance(s)	\$	Gift	\$
Vehicle Purchase	\$	Other (specify)	\$
Other (specify)	\$		\$
TOTAL	\$	TOTAL	\$

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DECLARED LIVING EXPENSES (DLE)

Existing loans and credit card repayments are **not** to be included in this calculation

Add details of applicant's regular expenses and their general living expenses for their household for items.

The '[OA023 Declared Living Expenses](#)' must be completed in all instances.

Main Category	Sub Category	Weekly	Fortnightly	Monthly	Quarterly	Annual	Total Monthly
Owner Occupied Council Rates/Body Corp fees (new purchase/existing)	Rates, Body Corp/Strata	\$	\$	\$	\$	\$	\$
	Utilities (Renting/Owner)	\$	\$	\$	\$	\$	\$
	Maintenance	\$	\$	\$	\$	\$	\$
Investment property Expenses (new purchase/existing)	Rates, Body Corp/Strata & Land Tax	\$	\$	\$	\$	\$	\$
	Utilities	\$	\$	\$	\$	\$	\$
	Maintenance	\$	\$	\$	\$	\$	\$
Insurance	Home/Contents/Landlord	\$	\$	\$	\$	\$	\$
	Vehicle (Car, Caravan, Boat, Motorcycle)	\$	\$	\$	\$	\$	\$
	Health Insurance	\$	\$	\$	\$	\$	\$
	Life Insurance	\$	\$	\$	\$	\$	\$
	Income Protection/Other	\$	\$	\$	\$	\$	\$
Transportation expenses	Registration	\$	\$	\$	\$	\$	\$
	Petrol & Maintenance	\$	\$	\$	\$	\$	\$
	Tolls/Taxi/Parking/Public Transport	\$	\$	\$	\$	\$	\$
Groceries	Typical Supermarket - Food & Toiletries	\$	\$	\$	\$	\$	\$
Clothing & other personal expenses	Clothing, Footwear, Buy Now/Pay Later Purchases, Cosmetics, Hairdressing etc	\$	\$	\$	\$	\$	\$
Telephone/Internet/Media & Music subscriptions	Phone/Internet	\$	\$	\$	\$	\$	\$
	Pay Tv/Netflix/Spotify etc	\$	\$	\$	\$	\$	\$
Education	Private/Public pre-school/school/tertiary fees, books, levies, uniforms	\$	\$	\$	\$	\$	\$
Childcare	Daycare, Afterschool/Holiday care, Nannies	\$	\$	\$	\$	\$	\$
Medical & Health	Doctor, Dental, Optical, Massage, Chiro, Pharmaceutical etc	\$	\$	\$	\$	\$	\$
Recreation & Entertainment	Eating out, Alcohol, Tobacco, Gambling, Social, Holidays, Sport	\$	\$	\$	\$	\$	\$
Other	Birthdays, Union Subscriptions, Gifts etc	\$	\$	\$	\$	\$	\$

Total living expenses (yearly) \$	Total living expenses (monthly) \$
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I/We confirm the above annual living allowance is a true and accurate reflection of the expenditure of our household.

Applicant 1 Signature

Applicant 2 Signature

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FUTURE CHANGES OF CIRCUMSTANCES

Do you know of any foreseeable significant changes to your circumstances that will lead to changes in your ability to make your repayments?

No Yes – details of significant change

How will this change be addressed?

REFINANCING/DEBT CONSOLIDATION (if applicable)

In comparison to your current interest rates and payment, will this refinance reduce your costs? No Yes

If no, please detail reasons for refinancing

PROPERTY VALUATION REQUEST (for mortgage applications only)

PROPERTY DETAILS

Street address

State		Block No.	Section No.
Postcode		Lot no.	Deposited Plan no.

AGENT DETAILS (if applicable)

Name of real estate agent

Name(s) of sales person

Name of the solicitors (firm)		Name(s) of contact person	
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Contact details

Phone

Mobile

Fax

Name of the solicitors (firm)

Name(s) of contact person

Contact details		Contact details	
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Contact details

Phone

Mobile

Fax

SETTLEMENT DETAILS (if applicable)

Purchase price

\$

Anticipated Settlement date

/ /

DECLARATIONS AND ACKNOWLEDGEMENTS

I/We give permission for CIRCLE to arrange for a valuation to be carried out on the above property. I/We understand that if the loan does not proceed for any reason, I am/we are responsible for payment of applicable fees. I/We understand that the valuation or report obtained by CIRCLE is for their benefit and not ours and I/we cannot rely on it.

Applicant 1 signature

Applicant 2 signature

Print name		Print name	
------------	--	------------	--

Print name

Print name

Date		Date	
------	--	------	--

Date

Date

PURPOSE DECLARATION (complete only if the following statement is correct)

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.

Applicant 1 Signature

Applicant 2 Signature

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.	
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MORTGAGE LOAN SECURITY DETAILS – PROPERTIES (if applicable)

Address	<input type="text"/>	Value	\$ <input type="text"/>
	<input type="text"/>		
Address	<input type="text"/>	Value	\$ <input type="text"/>
	<input type="text"/>		
Vol/Book:	<input type="text"/>	Folio/Deed:	<input type="text"/>
		Vol/Book:	<input type="text"/>
		Folio/Deed:	<input type="text"/>

PERSONAL LOAN SECURITY DETAILS – VEHICLES (if applicable)

Make	<input type="text"/>	Model	<input type="text"/>	Year	<input type="text"/>
Serial No. (VIN/Chassis)	<input type="text"/>			Value	\$ <input type="text"/>
Make	<input type="text"/>	Model	<input type="text"/>	Year	<input type="text"/>
Serial No. (VIN/Chassis)	<input type="text"/>			Value	\$ <input type="text"/>

CREDIT CARD ONLY**BALANCE TRANSFER REQUEST**

Do you wish to transfer the balance of another credit card to your CIRCLE Alliance Bank Credit Card?

Yes – please complete details below No

I wish to transfer \$ Or the closing balance

Card account name Bank name

BPAY Biller Code BPAY Reference number

Having regard to your existing card's interest rates and fees, will this balance transfer reduce your costs?

Yes No – why are you transferring the balance?

ADDITIONAL CARDHOLDER ACCESS – Authority to Operate (if required)

You have the option of appointing an Additional Cardholder to this account. The person must be 16 years of age or older. The Additional Cardholder has the authority to operate the account as detailed in the Credit Card Terms and Conditions (clause 21). If you wish to have more than one Additional Cardholder, you will need to complete the Credit Card Authority to Operate – Additional Cardholder form.

Title:

First name:

Middle name(s):

Surname:

Date of birth: / /

Driver's Licence No:

Residential address:

Home phone number:

Work phone number:

Occupation

Is the additional cardholder a CIRCLE Member?

No – identification to be provided, sighted and captured

Yes – Member No:

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NOMINATION TO RECEIVE NOTICES

I/We consent to Notices and other documents under the National Credit Code to us being sent jointly to us at address

I/We declare that we reside at the same address.

Applicant 1 Signature

Applicant 2 Signature

Important: each joint borrower is entitled to receive a copy of any Notice or other document under the Code. By signing this section, you are giving up the right to be provided with information separately from the credit provider. It will go to the nominated address on behalf of both or all of you instead. Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination.

Foreign Accounts Tax Compliance Act (FATCA) – Completion of all questions is mandatory

Only required for applications involving home equity loan, personal overdraft or full or partial offset account

Are any applicants Citizens or Residents of the US for tax purposes? No Yes^

Is the Entity created in the US, established under the laws of the US or a US taxpayer? No Yes^

Is the Entity a Financial Institution? No Yes^

Are any controlling persons of an Entity Citizens or Residents of the US for tax purposes? No Yes^

^Foreign Tax Details Form to be completed

For companies, trusts and partnerships a controlling person is an individual who is a shareholder, trustee, beneficiary, settlor or partner AND who owns 25% or more of the Entity, controls 25% or more of the voting rights including a power of veto, or holds the position of senior managing official of the Entity. For associations and co-operatives a controlling person is also an individual who is entitled to 25% or more of the assets of the Entity upon dissolution.

Common Reporting Standard (CRS) – Foreign Tax – Completion of all questions is mandatory

Are any individual applicants residents of any country other than Australia or US for tax purposes? No Yes^

Is the Entity created in any other country other than Australia or US? No Yes^

Is the Entity Account holder a Passive Non-Financial Entity? No Yes^

^Foreign Tax Details Form to be completed

PRIVACY DISCLOSURE

Privacy Disclosure Statement and Privacy Act Authorisation

CIRCLE Mutual Limited (CIRCLE) ACN 087 650 968 have a strategic alliance with Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879. We act as an agent of Bendigo Bank and Bendigo Bank is the credit provider in relation to the credit products obtained through us. We therefore share all personal information we collect in relation to credit products, and applications for credit products, with Bendigo Bank. The information that follows describes how we and Bendigo Bank collect, use and disclose personal information, and all references in it to 'we', 'us' and 'our' are references to both us and Bendigo Bank unless otherwise stated.

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

We 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

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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 or other third parties on whose behalf we provide products and services, where its confidentiality will be maintained at all times.

Other agents of Bendigo Bank using the Alliance Bank® registered trademark could potentially access your personal information and credit-related personal information by reason of their access to Bendigo Bank's online systems. However, they are bound by contractual obligations to Bendigo Bank that prohibit them from accessing such information.

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 CIRCLE on 1300 553 582.

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 any marketing material from us 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 or former 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, 'credit reporting body' means each of the following organisations (whether acting individually or together):

Equifax (previously Veda Advantage)
PO Box 964
North Sydney NSW 2059
Public Enquiries: 1300 762 207
Website: www.mycreditfile.com.au

Illion (previously Dun & Bradstreet)
PO Box 7405
St Kilda Melbourne Vic 3004
Public Enquiries: 1300 734 806
Website: www.checkyourcredit.com.au

Experian
PO Box 1969
North Sydney NSW 2060
Public enquiries: 1300 783 684
Website: www.experian.com.au

We give credit information to a credit reporting body. Credit information is defined in the Privacy Act and includes, to the extent applicable in any particular circumstances:

- 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;
- 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.

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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.

g. Provide information for securitisation

Disclose any report or information to another person in connection with funding by means of an arrangement involving securitisation.

h. Provide information to guarantors

Disclose any information to any person who proposes to guarantee or has guaranteed repayment of any credit provided.

8. Provide personal information to CUSCAL Ltd (CUSCAL)

We may disclose your personal information to CUSCAL so that CUSCAL can provide electronic payment services to us. Without your personal information, CUSCAL may not be able to provide the services to us.

Generally CUSCAL will collect and use your personal information for the following purposes:

- complying with legislative and regulatory requirements such as anti-money laundering laws;
- performing administrative operations, including accounting, risk management, record keeping, archiving, systems development and testing, and staff training;
- managing their rights and obligations in relation to external payment systems;
- conducting market or customer satisfaction research; and
- developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of their respective products and service.

Subject to what is permitted by law, the types of third parties that CUSCAL may disclose your personal information to include:

- their agents, contractors and external advisers whom they engage from time to time to carry out, or advise on, their functions and activities;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- other organisations with whom they have alliances or arrangements (including rewards programs) for the purpose of promoting their respective products and services (and any agents used by them and their business partners in administering such an arrangement or alliance);
- anyone supplying goods or services to you in connection with a rewards program associated with a facility they provide;
- debt collecting agencies;
- other financial institutions;
- external payment systems operators; and
- their insurers or prospective insurers and their underwriters;

In some cases, they may need to transfer your personal information outside Australia. Countries where their suppliers might hold personal information overseas currently include the United States of America, England and Italy.

If at any time you wish to know what personal information CUSCAL holds about you, you may request your details by writing to the Privacy Officer, Cuscal Limited at GPO Box 4720 Sydney NSW 2001

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

In this privacy disclosure statement, 'insurer' means each of the following organisations (whether acting individually or together):

QBE Lenders Mortgage Insurance Limited (ABN 70 000 511 071)
82 Pitt Street
SYDNEY NSW 2000
Phone: 1300 367 764
Contact: Privacy Officer
Email: compliance.manager@qbe.com
Website: qbelmi.com

Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305)
Level 26, 101 Miller Street
NORTH SYDNEY NSW 2060
Phone: 1300 655 422
Website: www.genworth.com

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, you agree that 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 or overdue payments information.

The insurer collects your information for 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.

CIRCLE Mutual Limited ACN 087 650 968 (CIRCLE) is an agent of Bendigo and Adelaide Bank Limited (Bendigo Bank) ACN 068 049 178 AFSL/Australian Credit Licence 237879 in the distribution of CIRCLE Alliance Bank[®] branded products and services.
CIRCLE Alliance Bank[®] is a trade mark of Bendigo Bank.

Phone 1300 553 582 Fax 1300 553 523 Email info@circle.com.au Web www.circle.com.au

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 LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in 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 under 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 purpose 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, contactors, and external advisors; your referees, including your employer; your legal and financial advisors; broker or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or purchasing debts; mercantile agents if you 32873992v1 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 bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

Where permitted by the Privacy Act 1988 the insurer may disclose your information to organisations located overseas (including 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 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 (for example if you have defaulted on your loan). Some of the information may adversely 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 apply to the collection, use and disclosure of that information.

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, but it is not always practicable to find out where your information may be assessed or held as electronic or networked storage can be accessed from various countries via an internet connection.

Each insurer has a Privacy and Credit Reporting Policy which contains information about:

- a. how you can access and seek correction of your information held by the insurer;
- b. 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
- c. 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 should also read our Privacy Policies and Credit Reporting Policies. Our Privacy Policies contain 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 Privacy Policies are available on our websites circle.com.au and bendigobank.com.au or by telephoning 1300 553 582.

Bendigo Bank's 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.

Bendigo Bank's Credit Reporting Policy is available on its website bendigobank.com.au or by telephoning 1300 652 220.

DECLARATION

Have you ever been declared bankrupt or had any judgements or defaults issued against you by a Court or Tribunal?

	No	Yes	If yes, date declared bankrupt	Date discharged from bankruptcy
Applicant 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Applicant 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>

By signing this application, each applicant:

- Warrants that all information in this application form is correct and not misleading in any way.
- Acknowledges that this application is not a legally binding contract and any contractual obligation in respect of any financial undertaking will be set out in subsequent documents.
- Gives the acknowledgement and consents in the privacy disclosure.
- Applies for the advance amount specified within this application form and offer security described herein, over which I/we undertake to execute a Mortgage in the form adopted by CIRCLE and to pay all relevant solicitor, legal and valuation costs.
- For mortgage applications, acknowledges that an outline of the Variable Interest Rate and Fixed Rate options was discussed during the initial loan interview.

Applicant 1 signature

Full name (print)

Date

Applicant 2 signature

Full name (print)

Date