

THINKTANK LOAN APPLICATION FORM

Section Summary & Completion Guide

Section	Section Title	Section Purpose	Primary Borrower			Comments
			Company / Trust	SMSF	Individual/s	

Checklist & Payment of Fees Section

1	Lodgement Checklist	Checklist of items to submit	Yes	Yes	Yes	Ensure all required items attached
2	Payment of Fees	Fast track a valuation	Optional	Optional	Optional	Only where early valuation required

Loan & Security Property Section

3	Loan Details	Amount & type of loan required	Yes	Yes	Yes	Mandatory
4	SMSF Loan Details	Information re SMSF borrowers	-	Yes	-	SMSF Loans only
5	Loan Security Details	Security property/ies information	Yes	Yes	Yes	Mandatory

Company / Trust / SMSF Borrower Section

6	Company / Trust Borrowers	Borrower details	Yes	Yes	-	Company / Trust / SMSF Loans only
7	Company / Trust Finances	Borrower financial position	Yes	Yes	-	Company / Trust / SMSF Loans only

Individual Borrower / Guarantor Details Section

8	1 st Individual / Guarantor	Personal borrower / guarantor details	Yes	Yes	Yes	Mandatory
9	1 st Individual / Guarantor	Statement of Assets & Liabilities	Yes	Yes	Yes	Mandatory
10	1 st Individual / Guarantor	Statement of Income & Expenses	Yes	Yes	Yes	Mandatory
11	2 nd Individual / Guarantor	Personal borrower / guarantor details	Yes	Yes	Yes	Mandatory for 2 nd borrower / guarantor
12	2 nd Individual / Guarantor	Statement of Assets & Liabilities	Yes	Yes	Yes	Mandatory for 2 nd borrower / guarantor
13	2 nd Individual / Guarantor	Statement of Income & Expenses	Yes	Yes	Yes	Mandatory for 2 nd borrower / guarantor

Detailed Description of Borrower Section

14	Borrower Background	Description of borrower & business	Yes	Yes	Yes	Mandatory
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Other Parties Contact Details

15	Solicitor	Contact details	Yes	Yes	Yes	Essential on purchase & SMSF Loans
16	Accountant	Contact details	Yes	Yes	Yes	Purchases, SMSF Loans & Mid Doc
17	Financial Adviser	Contact details	-	Yes	-	SMSF Loans only

Signature & Consent Section

18	Further Information	Space for more information	Optional	Optional	Optional	For additional relevant information
19	Declaration	Application declarations & signatures	Yes	Yes	Yes	Mandatory
	Privacy Consent Form	Allows credit checks to be undertaken	Yes	Yes	Yes	Mandatory

Important Notes

- Where the borrower involves a company, trust or Self Managed Superannuation Fund (SMSF), the personal details of all directors, trust beneficiaries and SMSF members are required.
- Personal guarantees will be required from each director and SMSF member (except where a <50% LVR Non-Recourse SMSF Loan).
- A corporate guarantee will be sought where the main source of business income required to service the loan is not the actual borrower.
- Husband & wife/partners may jointly complete the Statement of Assets & Liabilities and Income & Expenses sections.

LOAN APPLICATION

IF COMPLETING BY HAND, PLEASE USE BLOCK LETTERS

1. LODGEMENT CHECKLIST Items & information to submit

APPLICATION SUBMISSION CHECKLIST




<p>Attachments</p> <p><input type="checkbox"/> Loan Application Form</p> <p><input type="checkbox"/> Borrower Identification (AML compliant)</p> <p><input type="checkbox"/> Signed Privacy Consent/s</p> <p><input type="checkbox"/> Current ATO Portal Statement</p> <p><input type="checkbox"/> Current Loan Statements (refinance)</p> <p><input type="checkbox"/> Copies of Lease/s (investment)</p> <p><input type="checkbox"/> Contract of Sale (purchase)</p> <p><input type="checkbox"/> Evidence of funds to complete (purchase)</p> <p><input type="checkbox"/> Other, please specify <input style="width: 500px; height: 20px;" type="text"/></p>	<p>Full Doc</p> <p><input type="checkbox"/> Tax Returns: Company / Business / Personal</p> <p><input type="checkbox"/> PAYG Income Confirmation / Payslips</p> <hr/> <p>Mid Doc</p> <p><input type="checkbox"/> Income Self Certification PLUS</p> <p><input type="checkbox"/> Last 2 BAS Statements, OR</p> <p><input type="checkbox"/> Last 6 months trading statements, OR</p> <p><input type="checkbox"/> Accountant's Letter</p> <hr/> <p>Quick Doc</p> <p><input type="checkbox"/> Income Self Certification</p> <hr/> <p>SMSF Loan</p> <p><input type="checkbox"/> Refer to SMSF Loan Application Checklist</p> <hr/> <p>Residential</p> <p><input type="checkbox"/> NCCP Addendum is completed and signed</p>
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2. PAYMENT OF FEES Fast-track the ordering of a valuation

To **Fast-track** a loan and arrange a valuation, please obtain a quote on the respective Commitment & Valuation fees by contacting your BDM, or phoning 1300 781 043. Please select from one of the payment options below, the valuation will be ordered upon receipt.

NOTE: Unless Fast-tracking, please do not make a payment until you receive a tax invoice along with our Letter of Offer.

Payment Methods

EFT / Cheque **EFT:** Phone 1300 781 043 for details. **Cheques:** Please make payable to **Think Tank Group Pty Ltd.**

BPAY We will provide you with a tax invoice displaying the Biller and Reference Number details.

Fees Quoted Valuation Fee Plus, Commitment Fee

Credit Card **Total Payable** Thinktank Contact

Please debit my Visa Mastercard

Card Number

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Expiry Date Cardholder Name (as it appears on the card)

		/			
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Cardholder Signature

Please fax the signed credit card authority to **1300 781 045**

3. LOAN DETAILS

Purpose & Repayment of Loan

LOAN PURPOSE & AMOUNT

Purpose of Loan	<input type="text"/>		
Full, Mid, Quick Doc / SMSF	<input type="text" value="....."/>	Think Tank Loan Product	<input type="text" value="....."/>
Loan Amount	<input type="text"/>	Loan Term Required	<input type="text"/> Years
LVR	<input type="text" value="%"/>	Anticipated Settlement Date	<input type="text"/>

REPAYMENTS

Interest Rate Option	Variable Rate <input type="checkbox"/>	OR	Fixed Interest <input type="checkbox"/>	Fixed Term Required	<input type="text" value="....."/>
Loan Repayments	Principal & Interest <input type="checkbox"/>	OR	Interest Only <input type="checkbox"/>	Interest Only Period	<input type="text" value="....."/>

SPLIT LOAN REQUIREMENTS

	Split 1	Split 2	Split 3
Split Amount	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
IO / P&I / Fixed Rate	<input type="text"/>	<input type="text"/>	<input type="text"/>

4. SMSF LOAN DETAILS

Information Specific to SMSF-LRBA Loans

SMSF TRUST INFORMATION

Is the Fund Complying?	<input type="text"/>	Check via Super Fund Lookup (www.superfundlookup.gov.au) – please attach a copy			
SMSF Current Net Assets	<input type="text" value="\$"/>	(as at today)	Current Statement of Advice (SoA) attached? (Y/N)	<input type="text"/>	
SMSF Trust Deed Attached (Y/N)	<input type="text"/>	Date SMSF Established	<input type="text"/>	Number of Fund Members	<input type="text"/>

BARE TRUST INFORMATION (Legal purchaser of the property and the mortgagor)

Bare Trust Name	<input type="text"/>				
Bare Trust Established (Y/N)	<input type="text"/>	Date Bare Trust Deed Signed	<input type="text"/>	OR, use Thinktank Bare Trust (Y/N)	<input type="text"/>
Corporate or Individual Trustee	<input type="text"/>				
Trustee Name 1	<input type="text"/>				
Trustee Name 2	<input type="text"/>				

5. LOAN SECURITY DETAILS

Property/ies proposed as security

PRIMARY SECURITY PROPERTY

Address No. 1

<input type="text"/>	State	<input type="text"/>	Post Code	<input type="text"/>
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Owner / Purchaser

Bare Trust (SMSF only)

Approx age of property

Title Details (if known)

If purchasing, purchase price

If refinancing, estimated value

If let, name of tenant

Gross Rent

Description of Property

Access Contact for Valuer

Name

Telephone

 ()

Property use is currently /will be:

Owner Occupied

Investment

SECONDARY SECURITY PROPERTY

Address No. 2

<input type="text"/>	State	<input type="text"/>	Post Code	<input type="text"/>
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Owner / Purchaser

Approx age of property

Title Details (if known)

If purchasing, purchase price

If refinancing, estimated value

If let, name of tenant

Gross Rent

Description of Property

Access Contact for Valuer

Name

Telephone

 ()

Property use is currently /will be:

Owner Occupied

Investment

6. COMPANY / TRUST BORROWERS **COMPANY / TRUST / SMSF DETAILS**

Please check one Applicant Guarantor

ENTITY NAME/S

Company / Trust / SMSF

Corporate Trustee

Individual Trustee 1

Individual Trustee 2

Trading Name

ABN

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Principal Activity/ies

TRADING ADDRESS

Number & Street

Suburb/City State Post Code

POSTAL ADDRESS *(if different to trading address)*

PO Box/Number & Street

Suburb/City State Post Code

REGISTERED OFFICE *(if different to trading address)*

Number & Street

Suburb/City State Post Code

CONTACT DETAILS

Telephone () Fax Number ()

Email Address

OWNERSHIP & CONTROL

Directors/ Corporate Trustee Directors	Shareholders / Trust Beneficiaries / SMSF Members

Note: Each director should complete the Individual Details Section
Please attach latest financial statements for the Company / Trust / SMSF

7. COMPANY / TRUST FINANCES
Balance Sheet Summary

 Company / Trust / SMSF Bank

NOTE: Section below is not required for Full Doc & SMSF Loans.

CURRENT ASSETS	DETAILS	INCOME (PM)	ASSET VALUE
Cash at Bank			
Trade Debtors			
Inventory / Stock			
CURRENT TOTAL			

OTHER ASSETS	DETAILS	INCOME (PM)	ASSET VALUE
Property 1			
Property 2			
Goodwill		-	
NON-CURRENT TOTAL			
TOTAL ASSETS			

CURRENT LIABILITIES	LENDER / DETAILS	PAYMENTS (PM)	LOAN BALANCE	\$ LIMIT	% RATE
Overdraft					
Trade Creditors					
CURRENT TOTAL					

OTHER LIABILITIES	LENDER / DETAILS	PAYMENTS (PM)	LOAN BALANCE	\$ LIMIT	% RATE
Property 1					
Property 2					
Lease / HP					
NON-CURRENT TOTAL					
TOTAL LIABILITIES					
NET ASSET SURPLUS					

8. 1ST INDIVIDUAL / GUARANTOR (1 of 6)

CONTACT & PERSONAL INFORMATION

Please check one Applicant Guarantor

NAME & ADDRESS

Full Name & Title

Address

State Post Code

Postal Address

State Post Code

Years at Current Address Years at Previous Address

CONTACT DETAILS

Business Hours () Ext After Hours ()

Mobile Preferred Contact BH / AH / Mob

Email Address

PERSONAL DETAILS

Marital Status Name of Spouse

Number of Dependents

Driver's Licence No. Date of Birth (DD / MM / YY)

CITIZENSHIP

Please check if you are an Australian citizen

NON-RESIDENTS

Please check if you are **not** an Australian resident

EMPLOYMENT DETAILS *(If self employed, please provide details of your business and industry)*

Occupation

Employed By

Years Employed Annual Gross Income from Employer

PAYG Applicants: Income Confirmation

Payroll Department /Person Contact No. Ext

Other Sources of Income

Income Source

Income Source

Total Other Annual Income

Previously Employed By

PLEASE PROVIDE

- A. **Wages and Salary Earners** – Last tax return or employer letter stating basic rate of pay, overtime, allowances, etc.
- B. **Commission Earners** – A monthly breakdown of last 12 months commissions signed by your employer plus last tax return.
- C. **Self Employed Persons** – Supply last 2 years tax returns plus ABN.

9. 1ST INDIVIDUAL / GUARANTOR (2 of 6)

ASSET & LIABILITY POSITION

STATEMENT OF ASSETS & LIABILITIES

Name 1

Name 2

CURRENT ASSETS	ADDRESS / DETAILS	INCOME (PM)	ASSET VALUE	% OWNED
Property 1				%
Property 2				%
Cash / Savings				%
Investments				%
Motor Vehicles				%
Home Contents				%
Superannuation				%
				%
				%
				%
TOTAL ASSETS				

CURRENT LIABILITIES	LENDER / DETAILS	PAYMENTS (PM)	LOAN BALANCE	\$ LIMIT	% RATE
Property 1					
Property 2					
Lease / HP					
Credit Cards					
Store Cards					
TOTAL LIABILITIES					
NET SURPLUS	*Add the Net Income figure to the Income table below	*			

10. 1ST INDIVIDUAL / GUARANTOR (3 of 6) INCOME & EXPENSES

STATEMENT OF INCOME & EXPENSES

Name 1

Name 2

GROSS MONTHLY INCOME	DETAILS	\$ AMOUNT
* Net Asset Income Above		
Wage / Salary		
Rental Income (Net)		
Investment Income		
Other Income		
TOTAL INCOME		

MONTHLY EXPENSES	DETAILS	\$ AMOUNT
Rent Payable		
Living Expenses		
Other Payments		
TOTAL EXPENSES		
NET INCOME SURPLUS		

11. 2ND INDIVIDUAL / GUARANTOR (4 of 6)

CONTACT & PERSONAL INFORMATION

Please check one Applicant Guarantor

NAME & ADDRESS

Full Name & Title

Address

State Post Code

Postal Address

State Post Code

Years at Current Address Years at Previous Address

CONTACT DETAILS

Business Hours Ext After Hours

Mobile Preferred Contact BH / AH / Mob

Email Address

PERSONAL DETAILS

Marital Status Name of Spouse

Number of Dependents

Driver's Licence No. Date of Birth (DD / MM / YY)

CITIZENSHIP

Please check if you are an Australian citizen

NON-RESIDENTS

Please check if you are **not** an Australian resident

EMPLOYMENT DETAILS *(If self employed, please provide details of your business and industry)*

Occupation

Employed By

Years Employed Annual Gross Income from Employer

PAYG Applicants: Income Confirmation

Payroll Department /Person Contact No. Ext

Other Sources of Income

Income Source

Income Source

Total Other Annual Income

Previously Employed By

PLEASE PROVIDE

- A. **Wages and Salary Earners** – Last tax return or employer letter stating basic rate of pay, overtime, allowances, etc.
- B. **Commission Earners** – A monthly breakdown of last 12 months commissions signed by your employer plus last tax return.
- C. **Self Employed Persons** – Supply last 2 years tax returns plus ABN.

12. 2ND INDIVIDUAL / GUARANTOR (5 of 6)
ASSET & LIABILITY POSITION
STATEMENT OF ASSETS & LIABILITIES

Name 1

.....

Name 2

.....

CURRENT ASSETS	ADDRESS / DETAILS	INCOME (PM)	ASSET VALUE	% OWNED
Property 1				%
Property 2				%
Cash / Savings				%
Investments				%
Motor Vehicles				%
Home Contents				%
Superannuation				%
				%
				%
				%
TOTAL ASSETS				

CURRENT LIABILITIES	LENDER / DETAILS	PAYMENTS (PM)	LOAN BALANCE	\$ LIMIT	% RATE
Property 1					
Property 2					
Lease / HP					
Credit Cards					
Store Cards					
TOTAL LIABILITIES					
NET SURPLUS	*Add the Net Income figure to the Income table below				

STATEMENT OF INCOME & EXPENSES

Name 1

Name 2

GROSS MONTHLY INCOME	DETAILS	\$ AMOUNT
* Net Asset Income Above		
Wage / Salary		
Rental Income (Net)		
Investment Income		
Other Income		
TOTAL INCOME		

MONTHLY EXPENSES	DETAILS	\$ AMOUNT
Rent Payable		
Living Expenses		
Other Payments		
TOTAL EXPENSES		
NET INCOME SURPLUS		

14. BORROWER BACKGROUND

Descriptive information on primary borrower

Required for All Loans

<p>Client Background Overview of primary source of income, their business and any pertinent issues.</p>	
<p>Security Property Brief description of the security property, including location, type of property, age, quality, lease arrangements and any other notable features.</p>	

Loans Over \$1 million

<p>Industry Information on the industry that the tenant &/or owner occupier is involved in.</p>	
<p>Management & Shareholding (for owner occupiers) Comment on the experience and depth of the management team and, if a company, the same for directors and major shareholders.</p>	
<p>Financial Strength For an owner occupier, comment on the profitability and balance sheet of the business and/or the income and asset & liability position of the individuals. If a company, please provide similar financial information for the directors as for individuals.</p>	
<p>Tenant (un-related 3rd party) For other than owner occupier, provide as much information as is available similar to that outlined above under Financial Strength and any comments relating to the existing or proposed lease.</p>	

SMSF Loans Only

<p>SMSF Overview of SMSF, how long in existence, current balance, their members, their business/es and any pertinent issues including investment strategy and retirement planning.</p>	
<p>Member Guarantor/s Where member guarantee/s is/are to be provided, comment on the income and asset & liability position of the individual member/s.</p>	
<p>Tenant (related party) Provide information on the nature of the lease arrangements between the related parties.</p>	

15. SOLICITOR **Solicitor contact details**

Solicitor Name	<input style="width: 90%;" type="text"/>		
Name of Firm	<input style="width: 90%;" type="text"/>		
Office Address	<input style="width: 90%;" type="text"/>		
Postal Address	<input style="width: 90%;" type="text"/>		
Telephone Direct	<input 20%;="" center;"="" style="width: 40%;" text-align:="" type="text" value="()</input></td> <td style=" width:=""/> Mobile	<input style="width: 40%;" type="text"/>	
Telephone Main	<input center;"="" style="width: 40%;" text-align:="" type="text" value="()</input></td> <td style="/> Facsimile	<input 3"="" style="width: 40%;" type="text" value="()</input></td> </tr> <tr> <td>Email Address</td> <td colspan="/> <input style="width: 90%;" type="text"/>	

16. ACCOUNTANT **Accountant contact details**

Accountant Name	<input style="width: 90%;" type="text"/>		
Name of Firm	<input style="width: 90%;" type="text"/>		
Office Address	<input style="width: 90%;" type="text"/>		
Postal Address	<input style="width: 90%;" type="text"/>		
Telephone Direct	<input 20%;="" center;"="" style="width: 40%;" text-align:="" type="text" value="()</input></td> <td style=" width:=""/> Mobile	<input style="width: 40%;" type="text"/>	
Telephone Main	<input center;"="" style="width: 40%;" text-align:="" type="text" value="()</input></td> <td style="/> Facsimile	<input 3"="" style="width: 40%;" type="text" value="()</input></td> </tr> <tr> <td>Email Address</td> <td colspan="/> <input style="width: 90%;" type="text"/>	

17. FINANCIAL ADVISER **(SMSF Loans only) Financial adviser contact details**

Financial Adviser Name	<input style="width: 95%;" type="text"/>	AFSL Number	<input style="width: 95%;" type="text"/>
Name of Firm / Group	<input style="width: 90%;" type="text"/>		
Office Address	<input style="width: 90%;" type="text"/>		
Postal Address	<input style="width: 90%;" type="text"/>		
Telephone Direct	<input 20%;="" center;"="" style="width: 40%;" text-align:="" type="text" value="()</input></td> <td style=" width:=""/> Mobile	<input style="width: 40%;" type="text"/>	
Telephone Main	<input center;"="" style="width: 40%;" text-align:="" type="text" value="()</input></td> <td style="/> Facsimile	<input 3"="" style="width: 40%;" type="text" value="()</input></td> </tr> <tr> <td>Email Address</td> <td colspan="/> <input style="width: 90%;" type="text"/>	

18. FURTHER INFORMATION Further commentary on the application

Enter further relevant information here

19. DECLARATION Applicant & guarantor declaration

Applicant & Guarantor Declaration

	YES	NO
1. Have you ever been bankrupt or entered into an arrangement to pay your creditors?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are there any unsatisfied Court Judgements against you?	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you ever been a shareholder or an officer of any company to which a manager, receiver, administrator or liquidator has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>
4. Has a mortgagee ever sold your property to recover a debt owing by you?	<input type="checkbox"/>	<input type="checkbox"/>
5. If you are seeking finance to complete the purchase of the security property, do you intend to borrow any other money for this purpose?	<input type="checkbox"/>	<input type="checkbox"/>
6. Has an application for the above loan been submitted by you or any other person to another lender?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do you require an interpreter for written or spoken English?	<input type="checkbox"/>	<input type="checkbox"/>
8. By signing this application I/we hereby consent to the giving of a copy of the credit contract to any guarantors (whether named in this contract or not).	<input type="checkbox"/>	<input type="checkbox"/>
9. I/we acknowledge and agree that if valuation/s of the property/ies proposed as security has/have been commenced I/we will not be entitled to a refund of any valuation fee/s paid even if the proposed loan does not proceed.	<input type="checkbox"/>	<input type="checkbox"/>

If yes to any of the above questions please give details:

Name & Signature – 1	<div style="border: 1px solid black; height: 40px;"></div>	Date <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>
Name & Signature – 2	<div style="border: 1px solid black; height: 40px;"></div>	Date <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>
Name & Signature – 3	<div style="border: 1px solid black; height: 40px;"></div>	Date <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>
Name & Signature – 4	<div style="border: 1px solid black; height: 40px;"></div>	Date <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>

Note: For residential property and non-corporate borrowers, if you believe this loan will be regulated by the National Credit Code (ie used predominantly for personal use eg to refinance or acquire residential property) then you need to complete the Addendum at the end of this application after the Privacy Consent Form.

Privacy Consent Form

Permission to obtain and disclose credit and related personal information

<p>What information can be disclosed?</p>	<p>When you apply for a loan or agree to guarantee a loan, the Privacy Act 1988 (Act) allows certain personal information including credit related information about (you) to be collected, held, used and disclosed subject to certain conditions, including:</p> <ul style="list-style-type: none"> • details to identify you, such as your name, sex, date of birth, marital status, current and 2 previous addresses, your current or last known employer, and your driver's licence number; • the fact that you have applied for credit, the type of credit you have applied for, the date on which a credit account of yours is opened and closed and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor; • court proceedings information; • repayment history information and default information; • details of other credit facilities you hold and loan applications you have made; • personal insolvency information; • a statement that an information request has been made in relation to you by us; • in specified circumstances, that in our opinion you have committed a serious credit infringement; • the fact that credit provided to you by us has been paid or otherwise discharged; and • other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Act, including a credit report. <p>If you do not provide us with this consent or provide us with personal information requested by us we may not be able to make the loan facility applied for by you or which you have guaranteed available.</p>	
<p>Who can give or obtain information?</p>	<p style="text-align: center;">Credit Providers</p> <p>We and our related corporations, any introducer, dealer or broker referred to in a loan application, any person assisting in processing the loan application and other entities involved in the funding, loan servicing or securitisation of any loan applied for by you or guaranteed by you, (the Credit Providers) may:</p> <ul style="list-style-type: none"> • obtain a commercial and a consumer credit report containing information about you from a credit reporting body including VEDA Advantage PO Box 964, North Sydney NSW T: 1300 762 207 www.mycreditfile.com.au. and Dun and Bradstreet; T1300734806 PACAustral@dnb.com.au www.checkyourcredit.com.au/; • exchange credit information about you with each other; and • exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body. <p>Credit information includes the type and amount of credit provided, repayment history details, details of defaults under credit facilities and information regarding court proceedings.</p>	<p style="text-align: center;">Guarantors</p> <p>The Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.</p> <hr/> <p style="text-align: center;">Lenders mortgage and trade insurers</p> <p>A lender's mortgage insurer or a registered trade insurer may obtain a consumer credit report about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders mortgage insurance to us in relation to an application for consumer credit or whether to provide trade insurance to us in relation to an application for commercial credit.</p>
<p>When can information be obtained or disclosed?</p>	<p>Your personal information including personal credit related information can be obtained, held and disclosed by the Credit Providers before, during or after the provision of credit, for the various purposes including:</p> <ul style="list-style-type: none"> • assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which a loan is funded or collecting overdue payments; • if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours; • to allow a credit reporting body to create or maintain a credit information file about you; and • internal operations including securitisation, audits, record-keeping, file reviews and portfolio analysis. 	

<p>Disclosing Information Overseas</p>	<p>Our business is operated only in Australia. However, in some cases your personal information may be disclosed to organisations overseas including without limitation the United States, countries in the European Union and India.</p> <p>Overseas organisations may be required to disclose information shared with them under a foreign law.</p> <p>Your information may be stored in cloud or other types of network or electronic storage and we will take reasonable steps to ensure appropriate security arrangements are in place if this is the case. Such storage may be accessed from various countries by an internet connection hence it is not always possible to know in which country your information may be accessed or held.</p>
<p>Access and Correction of your Personal Information</p>	<p>You can request access to your personal information at any time by contacting our Compliance Manager, details of which are set out below. We will respond to a request for access to your personal information within a reasonable time. If we are going to refuse to give you access to your personal information, we must provide reasons for refusal and details of the relevant provision of the <i>Privacy Act</i> which entitles us to refuse access.</p> <p>We will also take reasonable steps to amend or correct your personal information if you advise us that the information that we hold is inaccurate.</p>

Privacy notice in respect of personal information

<p>General</p>	<p>Your right to privacy is important to us. This statement explains the types of information the Credit Providers hold about you and any guarantor referred to in your loan application, your privacy rights and our general rights and obligations in relation to your personal information.</p> <p>When you apply for a loan with us, the application form, whether paper-based or electronic, will contain (or be linked to) notices and requests for consent required by the Privacy Act 1988.</p> <p>The application form or website screen which collects your personal information will specify how we use and disclose your information in more detail.</p> <p>You may request access at any time to personal information held by us about you and ask us to correct it if you believe it is incorrect or out of date.</p>
<p>What types of information the Credit Providers Hold</p>	<p>The Credit Providers hold information that identifies you, such as your name and address and other information provided by you and people nominated by you when you made the loan application.</p> <p>The Credit Providers may also hold or collect information obtained from other sources, such as a credit report about you and valuers reports about any property which secures your loan.</p> <p>During the course of our relationship with you, the Credit Providers may gather information about you relating to other products and services that the Credit Providers or our preferred providers provide to you and form views about how the Credit Providers can improve our relationship with you.</p>

<p>How we may use your personal information</p>	<p>We use your personal information to:</p> <ul style="list-style-type: none"> • help us process any application you make for new products or services or if you are a guarantor to assess whether to accept you as a guarantor for credit applied for; • administer and manage all products or services we provide to you; • facilitate our internal business operations, including audit, securitisation, fulfilling legal requirements and conducting confidential systems maintenance and testing; and • in order to comply with our obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 and other legislation. 	<p>We may also use your personal information to:</p> <ul style="list-style-type: none"> • analyse products and customer needs and develop new products; • inform you of products and services provided by us or our preferred providers which we consider may be of value or interest to you, unless you tell or have previously told us not to; • manage overdue payments; • fraud prevention measures; and • other purposes set out in our privacy policy and credit reporting policy.
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<p>The Credit Providers' rights to disclose your personal information</p>	<p>The Credit Providers may disclose your personal information, if it is necessary to do so in the following circumstances:</p> <ul style="list-style-type: none"> • to our external service providers (which may be located overseas) that provide services for the purposes only of our business, on a confidential basis, for example, our lenders' mortgage insurer, registered trade insurer, mailing house, valuers, surveyors, auctioneers, real estate agents and debt collectors; • to other persons who have an interest in any property offered to us as security;
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	<ul style="list-style-type: none"> to a guarantor, or person who is considering becoming a guarantor; to any party acquiring an interest in your loan and any related securities provided by you or any other person (including mortgages and guarantees) as a result of securitisation or otherwise; to government agencies; to anyone acting on your behalf, for example your financial broker, solicitor or accountant, unless you tell us not to, referees, or any financial institution nominated by you (for example in a direct debit form) or anyone else you request; and where the law requires or permits us to do so or if you consent.
Your authority to the Credit Providers	By continuing to maintain a loan with us, you consent to us maintaining, using and disclosing your personal information in the manner set out in this privacy statement.
Marketing purposes	The Credit Providers may use and share with our related entities, information about you for marketing our products to you. If you do not want to receive any information about products and services (supplied by us or our preferred providers) which we consider may be of value or interest to you please tick this box. <input type="checkbox"/>
Verification of identity using information held by a Credit Reporting Body	We may disclose your personal information to a credit reporting body for the purposes of verifying your identity. This would involve providing the credit reporting body with details such as your name, address and date of birth and asking the credit reporting body to provide a report on whether these details match the details held on the credit reporting body's database. By executing this form you give your express consent to do this. If you do not wish us to do this you need to tick this box and we will use alternate methods to identify you. If we cannot verify your identity using information held by a credit reporting body we will advise you and give you the opportunity of contacting the credit reporting body to update your credit file. <input type="checkbox"/>
Acknowledgement	By signing this application, you acknowledge having read and understood these permissions to obtain, use and disclose information. You authorise the Credit Providers to give, use and obtain, in accordance with the Privacy Act, the information specified above until the credit is repaid in full.

If you have any questions relating to this Privacy Consent Form please contact our Compliance Manager on **1300 781 043** or email us at compliance@thinktank.net.au;

Borrower Benefit Declaration

I/we declare that all borrowing entities will receive a financial benefit from any Credit provided pursuant to this application.

General Declarations

- I/we declare that I/we will not use any Credit provided pursuant to this Application for unlawful or criminal purposes or for the repayment of debts incurred through gambling.
- I/we acknowledge that Think Tank Group Pty Ltd and the Credit Providers will rely upon the information contained in this Application including the information which was provided by me/us or with my/our Application in order for Think Tank Group Pty Ltd and the Credit Providers to assess my/our ability to make loan repayments and approve this Application.
- I/we acknowledge that no fee or charge (including without limitation any title insurance premium) paid or to be paid in respect of my/our Application (or any loan made as a result of that Application) is refundable in any circumstance unless expressly stated in the loan documentation.

Privacy Policy and Credit Reporting Policy

By signing this form you acknowledge receiving and reading our Privacy Policy and Credit Reporting Policy. You may obtain a copy from our website www.thinktank.net.au; or by contacting Think tank Group Pty Ltd on 1300 781 043.

All Applicants to sign and date below:

Full Name	Signature	Date
Full Name	Signature	Date
Full Name	Signature	Date
Full Name	Signature	Date