

Application  
for credit by

For the  
Amount of

## Privacy Policy

### What information can be disclosed?

The Privacy Act allows TPT Wealth Limited ('TPT Wealth', 'we', 'us', 'our') ABN 970 009 475 629 and other applicable persons to disclose credit information about the applicant and any guarantor referred to in this application (you) relating to this application, including:

- Details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- The fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- Advice that payments previously notified as unpaid are no longer overdue
- (from 12 March 2014) information about your current or terminated consumer credit accounts and your repayment history
- Payments overdue for at least 60 days and for which collection action has started
- Cheques for more than \$100 drawn by you which have been dishonoured more than once
- 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 Privacy Act, including a credit report and information held on the National Personal Insolvency Index.

Your sensitive information (e.g., membership of a professional or trade association) may also be disclosed where relevant to this application.

### Who can give or obtain information:

The Credit Providers mentioned below may:

- Obtain a commercial and consumer credit report containing information about you from a credit reporting body
- 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.

### Credit Providers can mean:

- Us
- Our related companies
- Any introducer, dealer or broker referred to in the loan application
- Any agent or contractor of ours assisting in processing the loan application, and
- Other entities involved in a securitisation related purpose of the credit provider

In addition, in connection with assessing your loan application, administering your loan or collecting unpaid amounts under your loan, we may give information to:

- External service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- Insurers and re-insurers, where insurance is provided in connection with our services to you
- Superannuation funds, where superannuation services are provided to you
- Debt collecting agencies, if you have not repaid a loan as required
- Our professional advisors, such as accountants, lawyers and auditors
- State or territory authorities that give assistance to facilitate the provision of home loans to individuals
- Other credit providers and their professional advisors
- Your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- Government and regulatory authorities, if required or authorised by law.

### Important information about credit reporting bodies

If you apply for any kind of credit, we may disclose information to a credit reporting body. Specifically, we may disclose information to or

collect information from Veda Advantage, whose privacy policy is [www.veda.com.au](http://www.veda.com.au)

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. From 12 March 2014, credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. From 12 March 2014, to opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above. From 12 March 2014, you can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

### Where can information be obtained, used or disclosed?

This information can be obtained, used or disclosed by the Credit Providers before, during or after the provision of credit, for the various purposes identified in the Privacy Act including:

- 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 your loan is funded or collecting overdue payments
- To allow a credit reporting body to create or maintain a credit information file about you, and
- If you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours.

### Overseas disclosures

We will not directly disclose your personal information overseas.

Where we are required to provide your information to other organisations in the provision of credit related activities, such as insurers or lenders' mortgage insurances, your personal information may be disclosed overseas. You will be provided with information on their Privacy Policy as part of the disclosure material provided.

However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document

### Electronic Verification

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 1300 138 044 for further information.

### Disclose to trade insurers

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 trade insurance to us in relation to an application for commercial credit.

### Disclosure to Guarantors

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.

### Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

## Privacy Policy continued

### Privacy Policy

Our Privacy Policy available at [tptwealth.com.au](http://tptwealth.com.au) or at any TPT Wealth Office provides additional information about how we can handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the Privacy Act or the Credit Reporting Code of Conduct, and how we will deal with your complaint.

### Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register.

### Contact Us

Our Privacy Officer's contact details are:  
 Address: TPT Wealth Limited, GPO Box 227 Hobart TAS 7001  
 Telephone: 1300 138 044  
 Email: [info@tptwealth.com.au](mailto:info@tptwealth.com.au)

## Acknowledgement

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in ways specified above until the credit is repaid in full.

I/We apply for the advance amount specified on this application and offer the security described herein, over which I/we undertake to execute a Mortgage and other security documentation in the form adopted by TPT Wealth Limited and to pay all relevant solicitor, legal and valuation costs.

I /We acknowledge 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. It is understood that where a valuation report is obtained the Valuer's report will remain in the possession of TPT Wealth and this it will be made solely and confidential to TPT Wealth for the purpose of considering the application for finance.

### Provide Electronic Communication Consent

By signing this application this confirms that I/We:

- Consent that in giving TPT Wealth email, mobile phone, or telephone details, TPT Wealth may use these to communicate in relation to the application or any TPT Wealth products. This includes providing updates, application information, approval acknowledgements, reminders and (unless I/we tell the mortgage fund not to) marketing information.

- Consent to statements of account, notices and other documents including terms and conditions to be sent to me/us by post, electronically (attachment or hyperlink) or in any other way permitted by law or as otherwise agreed.
- Consent that TPT Wealth can send me/us application documentation electronically.
- Consent to using electronic or digital signatures of my name or initials and acknowledge that TPT Wealth will accept this just the same as pen-and-paper signature or initial. I/We acknowledge that we can ask for paper versions and sign using traditional means on request.
- Notwithstanding this consent, I/we understand TPT Wealth may still decide to send me/us paper documents in certain circumstances including where electronic delivery is unavailable or where TPT Wealth reasonably believes my/our email address is not receiving the emails they send.
- Understand I/we can change my/our communication channel preference at any time by notifying TPT Wealth by phone or in writing.

**IMPORTANT:** you should not sign this declaration unless this loan is wholly or predominantly for business or non-residential investment purposes. By signing this declaration you may lose your protection under the National Credit Code.

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems and services for the purpose of confirming my identity

## Applicant Declaration Authority & Acknowledgement

### Guarantor's Signatures

Dated the  day of  20

Signed by Individual Guarantor 1

Signed by Individual Guarantor 2

Signed by Individual Guarantor 3

Signed by Individual Guarantor 4

Signed by Company/Corporate Guarantor

ACN

in accordance with Section 127 of the Corporations Act in the presence of:

Director

Director/Secretary

Full Name

Full Name