

Declarations by borrower and guarantor: I/We have made an application for credit from Firstmac ABN 59 094 145 963 Australian Credit Licence 290600. By signing this form, you consent to us and any credit provider who at any time provides or has an interest in your credit facility ("We/Us") and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.firstmac.com.au/privacy-policy. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you. **Credit information** includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. **Personal information** includes any information from which your identity is apparent. You may gain access to the personal information that we hold about you by contacting us. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud. **Consumer and commercial credit information** We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information. **Exchange information** We may exchange personal and credit information with the following types of entities, some of which may be located overseas. (1) Finance brokers, mortgage managers, and persons who assist us to provide our products to you, (2) Financial consultants, accountants, lawyers and advisers, (3) Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan, (4) Businesses assisting us with funding for loans, (5) Trade insurers, (6) Any person where we are required by law to do so, (7) Any of our associates, related entities or contractors, (8) Your referees, such as your employer, to verify information you have provided, (9) Any person considering acquiring an interest in our business or assets, (10) Any organisation providing verification of your identity, including online verification, (11) other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity, (12) any person who proposes to guarantee or has guaranteed repayment of any credit provided to you. If you don't provide personal information to us, it will not be possible us to process your request for credit assistance. We may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines. We may exchange your personal and credit information with Veda Advantage Ltd, veda.com.au. **You acknowledge that:** 1. We may be paid and retain fees, margins and commissions in respect of the credit arranged by us. 2. We have not provided any financial planning advice or investment advice and have not made any representation as to the financial viability or prudence of the proposed transaction. 3. Any decision to lend is not an indication of the soundness of any investment you make. 4. Any valuation relied upon by the credit provider to assess this application for finance is for the purpose of the credit provider only. 5. You agree to pay our costs of this loan application, including all costs associated with application and funder processing, searches, valuation/s, documentation, and you agree to pay those costs within 14 days of this application or as agreed in writing, irrespective of whether this application is withdrawn, declined or approved. You declare you have never been declared bankrupt and there are no outstanding judgments against you. You declare that to the best of your knowledge and belief, the facts, information and statements set out in this application are true and correct, and that no information, which might affect the decision of the credit provider has been withheld. Unless indicated, you consent to us using and disclosing information about you for the purposes of direct marketing and agree to being contacted by us and our business partners to be informed about products and services that you may be interested in. You consent to us verifying your identity through a CRB. **[Delete this sentence if you do not consent].**

Your signature

Charles Arthur Smith

Dated May 17, 2022

Co-applicant's signature

Dated ____ / ____ / ____