

Privacy Act 1993

Pursuant to the Privacy Act 1993 the following is brought to your attention:

- 1) This application collects personal information about;
- 2) This application is received on behalf of the Lender. Any reference in this application to the "the lender" means Mortgage Holding Trust Company Ltd. Any reference to the Lender's Administrator includes a reference to Star Mortgage.]
- 3) The information is being collected to determine your eligibility for the credit you seek, a transaction account and any related insurance;
- 4) The information will also be made available to the Lender, the Lender's administrator, the Lender's mortgage insurer(if any), the under writer of Freegold(if applicable), any security trustee, the Adviser and any future assignee of the Lender's rights("the Recipients")
- 5) The information is being collected and held by the Lender and the Lender's assigned Administrator
- 6) If you are required to take Lender's mortgage insurance, the name and address of the Lender's mortgage insurer will be provided to you by the recipients.
- 7) Failure to provide this information or provision of incorrect information may result in your application for credit being declined or approval subsequently withdrawn
- 8) You have certain rights of access to, and correction of, this information under the Privacy Act 1993
- 9) In making this application I/We("the applicants") authorize:
 - a) The use of personal information or disclosure of such information to the recipients for the purpose of the administering any mortgage which results from this application
 - b) The use of the personal information held by the recipients for the purpose of mailing to me/us advice of any other products or services managed by or promoted by the recipients, or any of them
 - c) The release at any time to the recipients of all my/our personal information held by: (i) any other credit providers and credit reference agencies and (ii) by our previous or current employer(s) regarding my/our employment history and income.
 - d) The recipients to disclose their credit reference and collection agencies and any other party expressly authorized by me/us the Applicant(s) at any time, personal information held by the Recipients.
 - e) Any of the recipients, as applicable and any other person or organization to collect from the lender and the lender's administrator information about me/us which is connected with and is necessary to the evaluation
 - f) The recipients to use personal information about me/us (including details of this application and subsequent loan experience) for purposes other than that for which it was originally collected so long as those purpose are disclosed in this authorization.
 - g) The recipients to supply upon request details of this application or the outstanding balance to a guarantor or proposed guarantor.
- 10) If this application is accepted, I/we authorize the recipients to disclose personal information held by the recipients to Star Mortgage. In order for Star Mortgage. To arrange to open account.