

About You...

COMPREHENSIVE QUESTIONNAIRE, NEEDS ANALYSIS, CREDIT QUOTE, CREDIT PROPOSAL AND ASSESSMENT

YOUR ADVISOR/BROKER/FILE MANAGER'S DETAILS

Name: Nick Cappelleri	Australian Credit Rep Number: 431212
Phone: 0438 850 481 Email: nick@alphalend.com.au	Postal Address: PO Box 4236, Elanora, QLD, 4221

YOUR OBJECTIVES, NEEDS AND GOALS

<p>What type of loan do you require (you can select more than one)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Owner Occupied Home Loan <input type="checkbox"/> Investment Home Loan <input type="checkbox"/> Construction Loan <input type="checkbox"/> Business Loan <input type="checkbox"/> Personal Loan (secured or unsecured) <input type="checkbox"/> Chattel Mortgage, HP or Lease <input type="checkbox"/> Vehicle Finance <input type="checkbox"/> Other _____ 	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: auto;"> <p>Are you a First Home Buyer</p> <p>YES / NO</p> </div>	<p>What is the loan purpose (you can select more than one)</p> <ul style="list-style-type: none"> <input type="checkbox"/> To purchase a property or fixed asset <input type="checkbox"/> To refinance an existing loan/s <input type="checkbox"/> To construct or renovate a property <input type="checkbox"/> To consolidate other existing debt/s <input type="checkbox"/> To release equity for a worthwhile purpose <input type="checkbox"/> To obtain funds for personal use <input type="checkbox"/> To increase or top-up an existing loan <input type="checkbox"/> Other _____
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In your words, what is/are your main goal/s that require you to seek credit? (eg. I would like to purchase my first property, buy a car, build a house...)

In your words, why have you requested my/our assistance with seeking this credit? (eg. I prefer the guidance of an expert, I seek objectivity...)

<p>Preferably, how much credit are you seeking in this transaction (if unsure of exact amount, please estimate) \$</p>	<p>Over what term would you like your credit facility to be?</p> <p>Pref. _____ Months / Years</p>
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<p>How would you like to manage your repayments? PRINCIPAL & INTEREST / INTEREST ONLY</p> <p>If you selected 'INTEREST ONLY', please explain why –</p>	<p>Although your credit contract may be for the above term, how soon do you expect to fully repay the credit facility?</p> <p>Within _____ Months / Years</p>
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What is your preferred interest rate type? VARIABLE FIXED for (_____ YRS)

Following are a list of features often associated with a credit facility, some may be applicable to your facility and some may not. Please select any features that you feel may be beneficial or required with your credit facility (select as many as applicable)

<input type="checkbox"/> OFFSET ACCOUNT	<input type="checkbox"/> ABILITY TO SPLIT THE LOAN	<input type="checkbox"/> LOW / ALT DOC CREDIT ASSESSMENT
<input type="checkbox"/> REDRAW FACILITY	<input type="checkbox"/> ABILITY TO PORT LOAN	<input type="checkbox"/> CONSTRUCTION OF NEW HOUSE
<input type="checkbox"/> ABLE TO MAKE LUMP-SUM PAYMENTS	<input type="checkbox"/> USE AS A LINE OF CREDIT	<input type="checkbox"/> HOME IMPORVEMENT OR RENOVATION
<input type="checkbox"/> INTERNET AND PHONE BANKING	<input type="checkbox"/> LINKED CREDIT CARD & TRANS ACCT	<input type="checkbox"/> CAPITALISATION OF FEES/INSURANCES
<input type="checkbox"/> PLEASE SPECIFY ANY OTHER IMPORTANT FEATURES YOU WOULD LIKE ATTACHED TO YOUR CREDIT FACILITY		

LIFESTYLE CHANGES AND CIRCUMSTANCES

<p>Do you anticipate any significant reduction to your current income over the next 12 months?</p> <p style="text-align: center;">YES / NO</p> <p>If YES, please specify Eg. decrease due to sale of rental property, change of employment, maternity leave..</p>	<p>Do you anticipate any significant increase to your expenses over the next 12 months (not including this proposed facility)?</p> <p style="text-align: center;">YES / NO</p> <p>If YES, please specify Eg. increase in living costs, expecting a child, children starting school..</p>
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<p>Have you had any difficulty meeting any of your financial commitments in the past 24 months?</p> <p style="text-align: center;">YES / NO</p> <p>If YES, please specify Eg. regularly late on credit cards, arrears on mortgage..</p>	<p>Do you have an advisor or trusted person (professional or not) that usually assists you to manage your financial affairs and provides you with guidance or advice on matters such as loans, investments and important financial decisions?</p> <p style="text-align: center;">YES / NO</p> <p>If YES, what is their name and phone number</p> <p>NAME:</p> <p>PHONE:</p>
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DECLARATION OF LIVING EXPENSES

This declaration is to be completed and signed by ALL intended applicants of the credit facility

By signing below, you confirm that the information following is a true and accurate breakdown of your own/combined 'Basic' and 'Additional' living expenses

MONTHLY LIVING EXPENSES	
please do NOT include any home-rent, mortgage, loan or credit facility commitments in this section	
Basic Household & Occupancy <small>(utilities, rates, body-corp, repairs, water)</small>	\$
Food <small>(groceries, dining, takeaway)</small>	\$
Insurances <small>(health, car, home/contents, income protection)</small>	\$
Communications <small>(phone, internet, pay TV)</small>	\$
Clothing and Personal Care <small>(cloth shopping, grooming, cosmetics)</small>	\$
Recreation & Entertainment <small>(gym, memberships, sporting interests, hobbies, past-time, holidays)</small>	\$
Transportation <small>(fuel, registration, maintenance, parking)</small>	\$
Medical <small>(prescriptions, optical, dental, treatments)</small>	\$
Education and/or Child Care <small>(private school fees, childcare fees, uniforms, tuition)</small>	\$
Other <small>(non-residential rent, child support, any other regular expenses)</small>	\$
TOTAL MONTHLY LIVING EXPENSES	
	\$

SIGNATURE OF BORROWER/S & GUARANTOR/S		
Signature (Borrower/Guarantor 1)	Name (Borrower/Guarantor 1)	Date
Signature (Borrower/Guarantor 2)	Name (Borrower/Guarantor 2)	Date

YOUR PERSONAL INFORMATION

APPLICANT ONE INFORMATION	APPLICANT TWO INFORMATION
Surname:	Surname:
First Name: Middle Name/s:	First Name: Middle Name/s:
DOB: / / Marital Status:	DOB: / / Marital Status:
No. of Dependents: Age of Dependents:	No. of Dependents: Age of Dependents:
Current Address: <div style="text-align: right; margin-right: 100px;">State: Postcode:</div> Time at current address: yrs Own / Rent / Board / Other If renting/boarding, how much do you pay: \$ per week	Current Address: <div style="text-align: right; margin-right: 100px;">State: Postcode:</div> Time at current address: yrs Own / Rent / Board / Other If renting/boarding, how much do you pay: \$ per week
Postal Address (if diff): <div style="text-align: right; margin-right: 100px;">State: Postcode</div>	Postal Address (if diff): <div style="text-align: right; margin-right: 100px;">State: Postcode</div>
Previous Address: <div style="text-align: right; margin-right: 100px;">State: Postcode:</div> Time at previous address: yrs Own / Rent / Board / Other	Previous Address: <div style="text-align: right; margin-right: 100px;">State: Postcode:</div> Time at previous address: yrs Own / Rent / Board / Other
Home Phone (if applic): () Mobile Phone: Work Phone: () Email:	Home Phone (if applic): () Mobile Phone: Work Phone: () Email:
Licence No: Expiry: / / Medicare No: Expiry /	Licence No: Expiry: / / Medicare No: Expiry /
Personal Reference (Non Relative): Address: Ph: Personal Reference (Relative) Address: Ph: Your mother's maiden name:	Personal Reference (Non Relative): Address: Ph: Personal Reference (Relative) Address: Ph: Your mother's maiden name:
Are you a tax resident of another country? YES / NO If you answered 'Yes', please provide your country of tax residency and your citizenship status.	Are you a tax resident of another country? YES / NO If you answered 'Yes', please provide your country of tax residency and your citizenship status.

YOUR CREDIT HISTORY

Do you have any negative listings on your credit file (aka VEDA, D&B, EQUIFAX, ASIC)? This includes ANY listings, whether they are paid or unpaid such as defaults, judgements, court actions, account arrears, bankruptcy, Part X, Part IX, administration, etc. This includes your personal credit file as well as any other credit files you may be linked to such as a business credit file or a credit file in your previous/other name. This also includes the personal insolvency register, ASIC and ABR registers and/or any other possible reporting agency.

Applicant One... YES / NO if not sure... LIKELY / UNLIKELY If 'YES OR LIKELY'... What: When: Who: If multiple, please attach separate sheet... Multiple matters: Y / N	Applicant Two... YES / NO if not sure... LIKELY / UNLIKELY If 'YES OR LIKELY'... What: When: Who: If multiple, please attach separate sheet... Multiple matters: Y / N
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INSURANCE REQUIREMENTS

IMPORTANT – PLEASE READ AND ACKNOWLEDGE

RISK INSURANCE (Life, Income Protection, Disability, etc)

Following any discussions and outcomes regarding your finance or borrowing needs, it is essential that you also consider your **personal income and life insurance** needs (commonly known as "risk insurance").

This type of insurance is often overlooked yet so crucial when taking on any new debt, or to cover any existing debt. Put simply, risk insurance can protect you in the event of an accident, illness or inability to earn income and pay your loan.

Insurance can cover your ongoing loan repayments or, if applicable, can payout your entire loan balance.

We are not licensed to give insurance advice or setup insurance policies however, as this is such an important thing to consider, we strongly urge you to speak to an adviser or allow us to pass on your details to a recommended adviser.

We have alliances with professional insurance advisers that we consider competent and capable of assisting you and we can assure you that an initial review of your needs is completely free of charge and is obligation free. Usually this is done with a quick phone call at a convenient time to you.

Please tick either of the following indicating your preference. To be safe, if you fail to tick either box, we will pass on your information to an adviser so they can call you.

YES

Please pass on my details so I can ensure I have adequate protection for my circumstances, incl. new loans and any other debts.

NO

I already have sufficient cover or will source cover elsewhere OR I/we understand that I/we am/are taking a serious risk by not having cover and I/we am/are willing to accept that risk.

GENERAL INSURANCE (Motor, Home, Business, etc)

Similarly, following any discussions regarding your finance or borrowing needs, it's essential that you also consider your **motor, household, business and everyday insurance** needs (commonly known as "general insurance").

We have alliances with professional insurance advisers that we consider competent and capable of assisting you and we can assure you that a review of your needs is completely free of charge and is obligation free. Usually this is done with a quick phone call at a convenient time to you

Please tick either of the following indicating your preference. To be safe, if you fail to tick either box, we will pass on your information to an adviser so they can call you.

YES

Please pass on my details so I can ensure I have adequate protection for my circumstances, incl. new loans and any other debts.

NO

I already have sufficient cover or will source cover elsewhere OR I/we understand that I/we am/are taking a serious risk by not having cover and I/we am/are willing to accept that risk.

OTHER RELATED NEEDS (Accounting, Legal, Professional, etc)

We also have alliances with other professional suppliers and services that may be of benefit to you or relative to your current or upcoming transaction/s. Please indicate if you would like assistance with any of the following by ticking the box;

- CONVEYANCING** - legal assistance when buying or selling property
- SOLICITOR** - legal assistance for general law, family law or criminal law
- ACCOUNTANT** – personal or business tax and accounting related matters
- SELF-MANAGED SUPERANNUATION** – setup and/or maintenance of self-managed super funds
- REAL ESTATE AGENT** – assist in locating a property to buy or assist in selling your existing property
- FINANCIAL PLANNER** – financial advice, superannuation and wealth management assistance
- BUILDER** – assistance with building, developing, renovation or general building advice
- BUILDING AND PEST INSPECTION** – inspection when buying, selling or maintaining a property
- MOTOR BROKER** – assistance to source and purchase a motor vehicle
- OTHER** – specify _____

OFFICE USE ONLY

OFFICE USE ONLY

ADVISOR ASSESSMENT – FUNDS REQUIRED

LOAN AMOUNT & FEE ESTIMATE

FUNDS REQUIRED		BORROWER CONTRIBUTION	
Asset purchase price	\$	Proceeds from sale property	\$
Refinance of existing loan	\$	Genuine-Savings deposit	\$
Equity to be released	\$	Non Genuine-Savings deposit	\$
Other loans to be paid out	\$	First Home (new home) Buyer's Grant	\$
Government stamp duty	\$	Useable equity in existing property	\$
Legal/Solicitor fees	\$	Other:	\$
Lender's mortgage insurance premium	\$		
Other government & bank fees/charges	\$		
Origination or Broker service fees	\$		
TOTAL FUNDS REQUIRED (A)	\$	TOTAL CONTRIBUTION (B)	\$
TOTAL PROPOSED LOAN AMOUNT			\$

ADVISOR ASSESSMENT – OBJECTIVES AND REQUIREMENTS

REQUIREMENT/OBJECTIVE/NEED	WHAT WE FOUND / DETERMINED
Amount of credit requested	
Timeframe for which it's required	
Purpose & Benefit to borrower	
Products & Features	
Borrower's understanding of costs, features and risks	

ADVISOR ASSESSMENT – CREDIT SUITABILITY

- ABOUT THIS ASSESSMENT** - This credit suitability assessment is made in accordance with sections 115 and 116 of the National Consumer Credit Protection Act 2009. This assessment commences from the date signed below and is valid for ninety (90) days
- INQUIRIES** - We have made reasonable inquiries and verifications about the borrower's financial situation, needs and objectives. The attached Fact Find & Assessment confirms the inquiries we made. We may/have also transposed this information to a loan application form.
- BORROWER'S FINANCIAL SITUATION** - Based on the information derived from our inquiries (which we have taken reasonable steps to verify), we consider that the borrower has sufficient available income, capacity and capability to rerepay the credit facility as at the time of covered by this assessment. This takes into account special circumstances (if any) listed above that we found when making our inquiries

This document combined with the borrower's fact find, objectives and needs analysis information forms the basis or our written assessment and determination that a credit facility/contract is not unsuitable to the borrower.

I certify that I have made reasonable inquiries and have verified the customer's financial situation, requirements and objectives, as described above. I have made reasonable inquiries into to Customers financial situation and confirm that capacity to repay the loan is evident. (Refer to the attached application and associated documents)

Signed by Broker/Advisor

Broker/Advisor name

Date

Credit Guide

ABOUT US (“we, us, our”):

Credit Representative ALFS Pty Ltd (ACN 608 251 538)
(t/as – Alpha Lend Finance Solutions)
Credit Representative Number 493715
PO Box 4236,
ELANORA, QLD 4221
Mob: 0438 850 481
Tel: 07 5534 8000
Fax: 07 5534 8004
Email address: nick@alphalend.com.au

An employee, administrator or authorised representative of:

Licensee EZFinance Pty Ltd (ACN 140 178 383)
Australian Credit Licence Number: 392611
PO Box 604
HELENSVALE QLD 4212
Tel: 1300 727 909
Fax: 1300 391 125

Broker Group/Aggregator Connective, Custom Equity Group, LoanKit and/or associated providers

This document provides you with information relating to our activities and those of our credit representatives. It contains information about various fees and charges that may be payable by you to us, as well as certain commissions we may receive from a licensee, broker group, aggregator or lender when we are acting as a credit representative, or we pay to certain third parties. It also contains information about what you should do if you have a complaint or dispute in connection with our services as a credit representative.

WHAT IS A CREDIT REPRESENTATIVE?

A ‘credit representative’ is a person who has been authorised by a credit licensee to engage in specified credit activities on behalf of the licensee. Our licensee is EZFinance Pty Ltd.

WHAT IS CREDIT ASSISTANCE?

We give you credit assistance when:

- we assist you to apply for a particular loan or lease;
- we suggest you apply for a particular loan or lease (or suggest you apply for an increase to an existing loan); or
- we suggest you remain in your current loan or lease.

THE ASSESSMENT WE NEED TO DO BEFORE GIVING YOU CREDIT ASSISTANCE

Before we provide credit assistance to you, we assess whether the particular loan or lease is not unsuitable for you. To do this, we need to make reasonable inquiries and verify that:

- the loan or lease or increase will meet your requirements and objectives; and
- you can meet the proposed repayments.

We won't be able to give you credit assistance if our assessment shows that:

- you won't be able to meet the proposed repayments without substantial hardship; or
- the loan or lease won't meet your requirements or objectives.

GETTING A COPY OF OUR ASSESSMENT

If we provide you with credit assistance, you can ask us for a copy of our assessment any time up to 7 years after we provide you with a credit assistance quote. To request a copy please contact us. We will provide you with a copy:

- within 7 business days after the day we receive your request – provided you make the request within 2 years of the date of our credit assistance quote; or
- otherwise, within 21 business days after the day we receive your request.

INFORMATION ABOUT THE LICENSEE AND ITS REPRESENTATIVES

We act as an authorised representative of EZFinance Pty Ltd. We are authorised to engage in credit activities including providing credit assistance on its behalf.

Subject to meeting credit criteria, we are able to assist you to obtain loans and leases for you from a broad range of lenders and lessors through our broker group/aggregator as well as direct lender relationships.

The following are the six lenders or lessors with whom we generally conduct the most business:

- RESIMAC
- ANZ
- MACQUARIE BANK
- SUNCORP
- WESTPAC (INCLUDING ST GEORGE AND RAMS HOME LOANS)
- PEPPER MONEY

We have access to and utilise, where appropriate, a large number of other lenders/funders to meet our client's needs.

FEES PAYABLE FOR THE PROVISION OF CREDIT ASSISTANCE

We may charge a fee for providing credit assistance. More detail about those fees, if they apply will be set out in our Service Agreement (Quote) that we will give to you before we provide you with credit assistance and will also be discussed with you prior to commencing credit assistance.

FEES PAYABLE IN RELATION TO ACTING AS A CREDIT REPRESENTATIVE

It is common for us to receive remuneration by way of a referral fee, commission or origination fee from our Aggregator, Licensee or from the Lender direct in exchange for introducing your loan. In some cases, this remuneration is provisional upon you maintaining the loan for a minimum period of time. If this minimum period is not met, the payer of the remuneration may request that all or some of the remuneration that was paid, be paid back to them. This is referred to as "clawback". In the event of "clawback", we would require reimbursement from you (with no additional charge) for the same amount that has been requested by the payer and repaid to that payer.

You may have to pay other fees and charges (such as an application fees, valuation fees and other fees) to the lender, lessor, the Government or other parties. This is outlined to you by the Lender and you should review the disclosure documents and your loan contract for further details of any such fees and charges.

COMMISSIONS WE RECEIVE FROM OUR LICENSEE

We receive commissions from some lenders and lessors in relation to loan contracts or leases for which we act as a credit representative and provide credit assistance. The total amount of commission we may receive in relation to your loan or lease may vary depending on the lender or lessor, the term, the features, the amount of the loan or lease you ultimately choose and the amount and timing of the repayments that you make. It is important to note that this is usually paid by the bank, lender or funder with no additional payments of this type paid by you direct.

Loan Contracts such as Home Loans, Investment Property Loans and Personal Loans;

- Upfront commission payable by lenders in relation to loans is calculated as a percentage of the loan amount and is generally in the range of 0% and 0.77% of the loan amount. It is usually paid after settlement of the loan.
- Trail commission payable by lenders in relation to loans is generally calculated regularly (monthly, quarterly, bi-monthly or annually) on the outstanding loan balance and is paid in arrears. The trail commission payable by lenders is generally in the range of 0% per annum and 0.25% per annum of the outstanding loan amount.

Loan Contracts such as Equipment, Car or Asset Finance;

- Upfront commission payable by lenders in relation to such loans are usually calculated as a percentage of the lease amount and is generally in the range of 0% and 10.00% of the loan amount. It is usually paid after settlement of the loan.

In some cases, commissions are provisional upon you maintaining the loan for a minimum period of time. This varies from lender to lender. If this minimum period is not met, the payer of the remuneration may request that all or some of the remuneration that was paid, be paid back to them. This is referred to as "clawback". In the event of "clawback", we would require reimbursement from you (with no additional charge) for the same amount that has been requested by the payer and repaid to that payer

VOLUME BONUS ARRANGEMENTS

You can request information from us about the fees that we are likely to receive, how those fees are calculated, and our reasonable estimate of the fees or commissions that will be payable.

Our broker group/aggregator has volume bonus arrangements in place with various lenders and providers. From time to time we or our broker group may receive a benefit, directly by way of bonus or additional commissions or indirectly by way of training, professional development days or sponsorship, if we or our broker group write a particular volume of loans offered by those lenders.

COMMISSIONS PAYABLE BY US

We sometimes pay a commission to a third party for the introduction of credit business or business financed by the loan contract or lease. If a third party has introduced you to us or referred you to us, we may pay them a commission or a fee.

We obtain referrals from a range of sources, including real estate agents, accountants, financial planners, other clients, colleagues and other mortgage brokers.

Further information about referral commissions, including our reasonable estimate of the amount of any commission payable and how it is calculated is available from us on request.

WHAT TO DO IF YOU HAVE A DISPUTE OR COMPLAINT

We are committed to providing our customers with the best possible service. If at any time we have not met our obligations – or you have a complaint about any of our services – please inform us so we can work towards a resolution. We will endeavour to deal with your complaint promptly, thoroughly and fairly.

HOW TO MAKE A COMPLAINT AND THE COMPLAINT PROCESS

If you have a complaint, we request you follow these steps:

1. In the first instance, please contact your direct consultant.
2. If your complaint has not been resolved to your satisfaction within 5 business days, please contact our Complaints Area as detailed below:

Telephone: 1300 727 909 Monday to Friday 9am to 5pm

Email: info@ezfinance.com.au

Fax: 1300 391 125

Mail: PO Box 4236, ELANORA, QLD, 4212

Web: www.ezfinance.com.au – “contact us”

3. We may ask for additional information and request you to put your complaint in writing to ensure your issue is properly investigated.
4. In cases where your complaint will take longer to resolve, we will update you progressively.

THIRD PARTY PRODUCTS OR SERVICES

If your complaint relates to a product or service acquired through a third party (for example, a lender) we may ask you to contract the relevant third party. They will deal with your complaint under their complaints resolution process if this is applicable and best suited to your complaint or matter.

If you are not satisfied with the resolution of your complaint by the third party under their complaints resolution process, you are entitled to have your dispute considered by their External Dispute Resolution Scheme. Please contact the third party for further details.

KEEPING YOU INFORMED

Our Complaints Area will acknowledge receipt of your complaint within five business days. If unable to resolve the complaint/dispute to your satisfaction within five business days, they will write to you advising the procedures we will follow in investigating and handling your complaint.

Within 45 calendar days from the date you lodged the complaint with us, we will write to you advising you the outcome of the investigation and the reason/s for our decision, or if required, we will inform you more time is needed to complete the investigation.

IF YOU'RE STILL NOT SATISFIED?

If you do not think we have resolved your complaint to your satisfaction, you may take the matter, free-of-charge, to the relevant External Disputes Resolution Scheme (provided it is within the scheme's terms of reference) as detailed below. You may also refer the matter to the relevant External Disputes Resolution Scheme at any time, but if our internal process is still in progress, they may request that our internal processes be complete before considering the matter further.

Our external dispute resolution service provider is the Australian Financial Complaints Authority (AFCA), which can be contacted via:

- Telephone: 1800 931 678
- Online complaint form: <https://www.afca.org.au/make-a-complaint/>
- Website: <https://www.afca.org.au/>
- Email: info@afca.org.au
- Mail: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001
- Fax: (03) 9613 6399
- Interpreter Service: 131 450

OUR PRIVACY STATEMENT AND YOUR CREDIT GUIDE ACKNOWLEDGMENT

We need to collect personal information about you to effectively provide you with our services. This information is required to assist us in determining your needs and subsequently preparing your loan application. If your information is not provided we may not be able to assist in finding a loan relevant to your circumstances. We can confirm that your information is kept in Australia.

Unless you tell us otherwise, we may use your information to provide you with future offers or information about other products or services we, or a third party provide.

Our aggregator, Custom Equity Group, our authorising Australian Credit Licensee (ACL), EZ Finance Pty Ltd, our credit representative, Alpha Lend (and/or its related entities and representatives) may disclose your information to other organisations to help provide our services to you. The types of organisations we may disclose your information to include but are not limited to, banks, lenders, financiers, mortgage insurers, other mortgage intermediaries, licensed valuers and other organisations that may assist us (such as lawyers, and accountants) in facilitating your loan. In addition, we may disclose your personal information to any other organisation that may wish to, or has acquired, an interest in your loan or in our business.

Furthermore, your information may be provided to, or used to obtain relevant checks such as credit and identity checks with any relevant credit reporting authority (eg. Veda Advantage) and/or any other organisations capable of providing such references.

As part of your information disclosure requirements to us, by accepting the Privacy Statement, you also declare that the information that you are providing is true and correct at the time of signing the consent.

You can gain information regarding what private information hold of yours by contacting us via mail to The Privacy Officer, P.O. 4236, Elanora Qld 4221 or email enquiries@alphalend.com.au.

If you require further information about your privacy, you can visit the Federal Privacy Commissioner's website at www.privacy.gov.au.

Please note that as part of your application process (if your enquiry leads to an application) you will be required to sign third party privacy consents. This is a standard requirement by our providers such as lenders, mortgage insurers, solicitors and similar to ensure that you understand their privacy obligations as well.

As part of the communication, data gathering and information collection process you have been provided with this official Credit Guide. This is an important document that outlines key points about who we are, you engagement of our services, how we are paid and processes for complaints resolution.

By proceeding with your enquiry you confirm that you have not just received this Credit Guide but have read and understood the content and agree to the details within.

PLEASE KEEP A COPY OF THIS CREDIT GUIDE FOR YOUR REFERENCE

PRIVACY STATEMENT CONSENT AND CREDIT GUIDE ACKNOWLEDGMENT

PRIVACY STATEMENT

We need to collect personal information about you to effectively provide you with our services. This information is required to assist us in determining your needs and subsequently preparing your loan application. If your information is not provided we may not be able to assist in finding a loan relevant to your circumstances. We can confirm that your information is kept in Australia.

Unless you tell us otherwise, we may use your information to provide you with future offers or information about other products or services we, or a third party provide.

Our aggregator, Custom Equity Group, our authorising Australian Credit Licensee (ACL), EZ Finance Pty Ltd, our credit representative, Alpha Lend (and/or its related entities and representatives) may disclose your information to other organisations to help provide our services to you. The types of organisations we may disclose your information to include but are not limited to, banks, lenders, financiers, mortgage insurers, other mortgage intermediaries, licensed valuers and other organisations that may assist us (such as lawyers, and accountants) in facilitating your loan. In addition, we may disclose your personal information to any other organisation that may wish to, or has acquired, an interest in your loan or in our business.

Furthermore, your information may be provided to, or used to obtain relevant checks such as credit and identity checks with any relevant credit reporting authority (eg. Veda Advantage) and/or any other organisations capable of providing such references.

As part of your information disclosure requirements to us, by accepting the Privacy Statement, you also declare that the information that you are providing is true and correct at the time of signing the consent.

You can gain information regarding what private information hold of yours by contacting us via mail to The Privacy Officer, P.O. 4236, Elanora Qld 4221 or email enquiries@alphalend.com.au.

If you require further information about your privacy, you can visit the Federal Privacy Commissioner's website at www.privacy.gov.au.

By signing this document you agree and consent to the above.

CREDIT GUIDE ACKNOWLEDGEMENT & ACCEPTANCE

As part of our communication, data gathering and information collection process you have been provided with our official Credit Guide. This is an important document that outlines key points about who we are, your engagement of our services, how we are paid and processes for complaints resolution.

By signing this document you confirm that you have received and read the Credit Guide and agree to the details within.

Privacy Statement and Credit Guide Acceptance:

You hereby confirm that you have read the Privacy Statement and Credit Guide and accept the information within. You further confirm that the information you have or will provide us is true and correct at the time of providing that information.

SIGNED: _____

SIGNED: _____

NAME: _____

NAME: _____

DATE: ____ / ____ / ____

DATE: ____ / ____ / ____