

PRIVACY FORM

Atlas Invest Pty Ltd t/a Champion Loans
(Australian Credit License 388539)

I / we the applicant/s understand that Champion Loans is a Credit Assistance Provider and that they will search to find the best loan available to me based on the information I/We provide.
I / we understand that a fee will be charged for this service and it is payable by me/us. Unless I/We arrange to pay in cash prior to any settlement I/we authorise for the fee to be added to my loan amount.
I / we understand that if a suitable loan cannot be found the fee will not be charged.
I / we accept the fee payable to Champion Loans and authorise the lender to pay this fee directly to Champion Loans after my /our loan is settled if I have not paid it in cash at settlement.

We bring to your attention the following matters before you make your application with us

- That any loan granted is made upon your representations to us and you warrant to us that all the information is true, complete and correct.
- That you disclose to us ALL sources of Income and Expense in confidence to assess your proven ability to repay the loan granted.
- That your interviewing personnel is provided for your assistance in completing your application. The interviewer is NOT able to approve or indicate any likelihood of the success of your application.
- Making an application for a loan does not mean that you will be given a loan. No reasons will be given for any unsuccessful applications.
- If your application is successful, a Credit Contract and Mortgage (which is also a Bill of Sale) will be prepared for your approval.
- DO NOT ENTER INTO A CREDIT CONTRACT AND MORTGAGE TRANSACTION UNLESS YOU ARE TOTALLY CONVINCED THAT YOU CAN COMFORTABLY MEET WITH YOUR WEEKLY LOAN REPAYMENT COMMITMENT.

Acknowledgement and Agreements under Privacy Act 1998

The applicant(s) hereby acknowledge and specifically agree with This Credit Provider (herein after called "you").

- 1. I/We hereby authorise Champion Loans to seek from suitable lenders a secured loan (consumer mortgage) as indicated in this Application and represent and warrant that the information is true and complete in every respect.
2. You may [under section 18E(3)(c) and 18E(1) of the Privacy Act, 1988] give a credit reporting agency the following information about me/us:
a) Identity particulars (as permitted by the (Privacy Commission's determination issued under
i. section 18E(3) of the Act);
b) The fact that I/we have applied for credit and the amount;
c) The fact that you are a current credit provider to me/us;
d) Payments which become overdue more than 60 days and for which collection action has commenced;
e) Advice that payments are no longer overdue;
f) Cheques drawn by me/us which have been dishonoured more than once
g) In specified circumstances that in your opinion I/we have committed a serious credit infringement;
h) That the credit provided to me/us by you has been paid or otherwise discharged.
3. I/We consider it relevant to assess my/our Application for personal credit [to be secured by a consumer mortgage over my/our goods. I/We [pursuant to section 18L(4) of the privacy act, 1988] agree to you obtaining a report about my/our personal/commercial activities or commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons.
4. You may [in accordance with section 18N(1)(b) of the privacy act, 1988] give to and seek from any credit providers names in the "References" section of this application and any credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the privacy act, 1988. I/We understand the

- information may be used for any of the following purposes;
a) To assist an application by me/us for credit;
b) To notify other credit providers of a default by me/us;
c) To exchange information with other credit providers as to the status of this loan with you where I/We am/are in default with other credit providers;
d) To assess my/our credit worthiness.
5. I/We give explicit permission to Champion Loans its agents or representatives to contact any other reference provided by me/us. I understand that names, addresses and phone numbers I provide may be contacted for any reason now or in the future.
6. I/We give my/our permission for my/our landlord/rental agent to provide information to this credit provider on my/our past, present and future rental details;
a) Confirmation of address;
b) The weekly/fortnightly/monthly rent amount and the number of people on the lease;
c) The rental payment history, including whether there is or has been any arrears, breach or eviction notices;
d) The length of time I/we have been at the address and the lease expiry date;
e) Advise if the property is rented furnished or unfurnished;
f) Any other information they may require now or whilst I/we are still under effect of the loan contract.
g) Any forwarding address details and phone numbers they in possession of after you have vacated the property
7. I/We give my/our permission for my/our employer previous, current or future to provide information to this credit provider of my employment details;
a) Length of time of employment;
b) Full-Time, Part-Time or casual work;
c) Is employment deemed secure;
d) Net average weekly wage.
8. I/we understand that by providing current or future bank account numbers in writing or verbally for the sole purposes of servicing any successful loan contract will be used expressly to debit those accounts. I/we authorise those payments to be debited by user ID 122866 and user ID 379312.
9. I/We will promptly advise you if there are any changes to the credit or the personal information it holds on me/us. I/We acknowledge that you may rely on me/us to ensure that such information is kept up-to-date and complete, and no claim will be made against you where such information is found to be outdated, incomplete or inaccurate due to my/our in so advising you.
10. Each and every one of my/our acknowledgements and agreements remain in force until I/we revoke them by written notice to you after (and not before) discharging all liability owing by me/us to you in full.
11. That the full benefits of the acknowledgements and agreements shall also pass to the party (if any) to whom/my our, liability may be assigned to you.
12. I/We acknowledge that this application for Consumer Credit has been completed in my/our presence on my/our behalf on my/our instruction, and hereby declare it to be true and correct.
The applicant(s) acknowledge(s) that all the information is collected and retained by this credit provider at the request of the applicant(s) for the purposes of and incidental to the assessing of any loan application, the administering of any credit contract and the general operation of the business. The applicant(s) authorise(s) any agency to provide this credit provider with such information as it may require from time to time, and also authorise(s) this credit provider to disclose to any agency details of any dealings with or while any money is outstanding to this credit provider, but otherwise shall remain valid until revocation in writing by the applicant(s) received
Consumer 1 Signature: .....
Consumer 1 Name: .....
Consumer 2 Signature: .....
Consumer 2 Name: .....
Date: .....