

I/We the Applicant(s) named herein,

1. Being a member(s) of the Australian Public Service Benevolent Society Ltd (hereinafter referred to as "the Society") apply for a loan as detailed in this application and I/we will comply with the Society's Constitution, Articles of Association and By-Laws
2. Understand I/we must not enter into any contractual or legal commitment, which relies on the approval of this application until the Society has given written approval.
3. Have not relied in any way on any representation or warranty of any kind made by the Society or any delegate, officer, employee, agent or contractor of the Society in relation to the terms of the proposed credit applied for, this application or the acceptance of this application by the Society
4. Agree that the Society may give information regarding my/our application details with my/our employer, estate agent or other related entity (as defined in the Corporation Law) of the Society.
5. Acknowledge that the authorisations referred to in this application shall continue in full force and effect until all credit made available to me/us for credit has been discharged in full.
6. ***DO SOLEMNLY AND SINCERELY DECLARE THAT I/WE ARE NOT UNDISCHARGED BANKRUPT(S) AND THAT THE SEVERAL STATEMENTS AND ANSWERS TO QUESTIONS MADE IN THIS APPLICATION ARE TRUE AND CORRECT IN EVERY PARTICULAR.***

NOTICE OF DISCLOSURE OF YOUR CREDIT INFORMATION TO A CREDIT REPORTING AGENCY (Privacy Act 1988)

Giving information to a Credit Reporting Agency (Section 18 E (1) (8) (C) Privacy Act 1988)

The Society may give information about you to a credit-reporting agency to obtain a consumer credit report about you and/or to allow the credit-reporting agency to create/maintain a credit information file containing information about you. This information is limited to:

- Identity particulars - your name, sex, date of birth, address (past and present), name of employer and drivers licence number.
- The fact that you have applied for credit, the amount and that the Society is a credit provider to you.
- Loan repayments that are overdue by more than sixty days, and for which debt collection action has been started.
- Advice that loan repayments are no longer overdue in respect of any default that has been listed.
- Cheques for an amount greater than \$100 drawn by you which have been dishonoured more than once.
- The opinion of the Society that you have committed a serious credit infringement.
- That the credit provided for by the Society has been paid or otherwise discharged.

Authority for the Society to obtain and use certain information.

To enable the Society to assess my/our application for personal credit or for the purpose of collecting overdue payments from me/us to the Society I/we authorise the Society to obtain from a credit reporting agency a credit report containing personal information about me/us in relation to personal credit provided by the Society.

Exchanging Information with Other Credit Providers (Section 18N (1) (b) Privacy Act 1988)

I/We agree to the Society checking information about me/us with any credit provider named in my/our application for credit, and with other credit providers that may be named in a credit report issued by a credit reporting agency, for any of the following purposes:

- To assess an application by me/us for credit and also to assess my/our credit worthiness
- To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- To notify a default by me/us and the collection of overdue payments.

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 to or receive from each other under the Privacy Act 1988.

Agreement that the Lender may seek commercial and consumer credit information (Sections 18L(4), 18K(1)(b) Privacy Act 1988)

If relevant, I/we agree to the Society obtaining a report about my/our commercial activities/credit worthiness from a business which provides information about the commercial credit worthiness of persons, and I/we agree to the Society obtaining from a credit reporting agency a credit report containing personal information about me/us in relation to commercial credit provided by the Society.

Authority for Proposed Guarantor to Seek Information (Section 18N (1)(ga)(ii) Privacy Act 1988)

I/we agree that the Society may give to a person who is currently a guarantor, or whom I/we have indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of the prospective guarantor deciding whether to act as guarantor or to keep the existing guarantor informed about the guarantee and I/we understand that the information disclosed can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to disclose under the Privacy Act including a credit report.

Privacy-

APSBS is committed to ensuring the confidentiality and security of your personal information. This information is being collected for the purposes of processing your application and assisting us with improving our service to you. If the information is not provided, APSBS may be unable to process your application. It may be necessary for us to disclose your information to consultants we engage, such as lawyers, accountants, actuaries, and credit reporting agencies, or to regulatory authorities, if required by law. You have the right to access and alter any of the personal information concerning you in accordance with the Act. This information will not be on sold, or made publicly available. I confirm that I have received the consent of all person(s) named herein, to disclose their name and details to APSBS. Please direct any enquiries to our Privacy Officer on 1300 131 809. Our full privacy policy is available on www.apsbs.com.au

A MEMBER WHO IS PAYING LOAN INSTALMENTS FOR HIS/HER SPOUSE THROUGH HIS/HER SALARY MUST ALSO SIGN THE LOAN CONTRACT AS CO-BORROWER, THUS BECOMING JOINTLY AND SEVERALLY LIABLE FOR THE FULL REPAYMENT OF THIS LOAN.

PLEASE READ CAREFULLY BEFORE SIGNING

IF APPLICANT IS A SPOUSE, MEMBER MUST ALSO SIGN

<u>APPLICANT</u>	<u>MEMBER</u> <u>(ONLY REQUIRED IF APPLICANT IS SPOUSE)</u>
Mr Mrs Miss Ms (Please circle)	Mr Mrs Miss Ms (Please circle)
Names <input style="width: 100%; height: 30px;" type="text"/>	Names <input style="width: 100%; height: 30px;" type="text"/>
Signature <input style="width: 100%; height: 30px;" type="text"/>	Signature <input style="width: 100%; height: 30px;" type="text"/>
Date of Application / /	Date of Application / /