

Premier Home Loans SA
Privacy Statement and Consent

This statement explains how Premier Home Loans SA Pty Ltd trading as Premier Home Loans SA ABN 72 082 406 611 (the Company/We/Us) collects, uses and discloses personal information. Personal information is defined as information about and which identifies an individual. It includes information obtained from any source and in respect of individual credit applicants and guarantors (if any) and includes anything about credit worthiness, standing, history and capability which, under and in accordance with the Privacy Act 1988, may lawfully be exchanged.

We will not use, or disclose, information collected about you otherwise than as set out in this statement, for a purpose, or purposes, you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by you.

Purposes for which we collect and use personal information

1) You agree that personal information about you which may at any time be provided to the Company in connection with the facility for which application is made, may be held and used by the Company to assess and process the application, to establish, provide and administer the facility and to execute your instructions.

2) You agree that, in assessing an application for credit, or if relevant, in assessing whether to accept you as a guarantor, the Company may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.

3) You agree that personal information about you which may at any time be provided to the Company in connection with the facility for which the application is made may be held and used by the Company for the purposes of:

- a) Complying with relevant legislative and regulatory requirement;
- b) Considering any other application you may make to us;
- c) Performing our administrative operations, including accounting, risk management, record keeping, archiving, systems development and testing, credit scoring and staff training;
- d) Managing our rights and obligations in relation to external payment systems;
- e) Conducting market or customer satisfaction research;
- f) Developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of the products and/or services we represent;
- g) Developing and identifying products and services that may interest you; and
- h) Telling you about products and services (unless you ask us not to).

4) If the facility for which application is made is an "account" as defined in the Financial Transaction Reports Act 1988, the collection by the Company of information to verify your identity and address is required by that Act. Otherwise the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility, or services, for which application is made.

5) Where personal information which the Company collects about you is sensitive (such as information about health, religious belief, membership of a professional or trade association or criminal record) you nevertheless consent to its collection by us.

Disclosure of personal information

1) You agree that the Company may collect personal information about you, and disclose it to the following as appropriate, even if the disclosure is to an organisation, or entity, which is not subject to the privacy obligations which are equivalent to those which apply to the Company. You also agree that the Company holds no responsibility for the use of personal information once disclosed to these parties:

- a) Credit reporting agencies;
- b) Our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- c) Your agents and contractors, including your lending manager, builder, real estate agent, settlement agent, the vendor's settlement agent, the vendor's real estate agent and your legal or financial adviser;
- d) Your executor, administrator, trustee, guardian or attorney;
- e) Your referees;
- f) Regulatory bodies, government agencies, law enforcement bodies and courts of law;
- g) Any person or organisation who introduces you to us;
- h) Other organisations with whom we have alliances or arrangements for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- i) Debt collecting agencies;
- j) Financial institutions;
- k) External payment system operators;
- l) Any mortgage insurer used by us and any reinsurer of any such mortgage insurer;
- m) Your and our insurers or prospective insurers and their underwriters and agents;
- n) Your sureties and guarantors and prospective sureties and guarantors;
- o) Any person or entity considering purchasing the loan, guarantee or security, that persons advisers, persons involved in assessing the risks and funding of the purchase and, after purchase, the purchaser and manager on an ongoing basis;
- p) Any person to the extent necessary, in our view, in order to carry out any instruction you give to the Company, or its representatives;
- q) Other organisations and their agents for the marketing of their products and services (unless you tell us not to).

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (eg, a referee, a co-applicant, a director, a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose that personal information for any purpose as set out in the following paragraphs and that they can gain access to the information we hold about them.

Access to your personal information and how to contact us

1) Subject to the provisions of the Privacy Act 1988, you may access information which the Company holds about you at any time by calling our Privacy Liaison Officer on (08) 8100 0700.

2) You may obtain a copy of our Privacy Policy by calling us on (08) 8100 0700 or by visiting our website at <http://www.premiersa.com.au>

3) Notwithstanding anything else in this statement, you may at any time ask the Company not to send you any further information about products and services and not to disclose your information to any other organisations for that purpose by calling our Privacy Liaison Officer on (08) 8100 0700.

If you do not wish to receive any information about products and services tick here

Signature _____

Signature _____

Full Name _____

Full Name _____

Date _____/_____/_____

Date _____/_____/_____