



# PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for an Islamic Home Finance Facility from Iskan Finance Pty Ltd & Advance Investment Securities Australia Pty Ltd [hereinafter known as "AISA Group"]. AISA Group may use the personal information you provide for the purpose of providing credit and subject to the provisions of the Privacy Act, you may have access to personal information collected and held by AISA Group and the Fund Managers and Insurers noted in the Schedule. You may contact these companies for access to your personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

## **Authority to exchange information with other credit providers**

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise AISA Group to give and obtain from credit providers named in this application, and 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 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.

The Programme Manager will or may seek mortgage insurance from one or more insurers in respect of the repayment of any finance that the Programme Manager may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

You should note that mortgage insurance insures the Programme Manager against loss on default under a mortgage the Programme Manager has with you. You do not receive the benefit of the mortgage insurance policy.

Where the Programme Manager applies to the Insurer for insurance in connection with:

- any finance sought by you from the Programme Manager (whether sought by you alone or with others); or
- any mortgage and/or guarantee given or to be given by you (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Programme Manager;

The Insurer will be collecting personal information about you.

The Programme Manager and Insurer will be collecting any such personal information about you for the purposes of:

- assessing the risk of providing mortgage insurance to the Programme Manager in respect of finance sought by you from the Programme Manager;
- assessing the risk of you defaulting on your obligations to the Programme Manager in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of you being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Programme Manager to another person; x the subsequent administration or variation of any mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and
- complying with legislative and regulatory requirements.

Without the provision of your personal information to the Programme Manager and Insurer, the Insurer may be unable to process or accept the Programme Manager application for mortgage insurance and the Programme Manager may be unable to provide the facility requested.

By signing the acknowledgment below, you agree and consent to the Programme Manager and Insurer using and disclosing the personal information it collects about you for the purposes set out above (subject to any restrictions imposed on the Programme Manager and Insurer by Privacy Act 1988):

The Programme Manager and Insurer will usually or may disclose personal information of the kind it collects about you to:

- its related companies;
- reinsurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators; and
- other institutions, securitisers and credit providers.

By signing the acknowledgment below, you agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Programme Manager and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Programme Manager and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, you agree and consent to:

- the Programme Manager and Insurer obtaining information about your commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Programme Manager for mortgage insurance;
- to the Programme Manager and Insurer giving to and receiving from any credit providers named in the application for facility, and any credit providers
- named in a credit report issued by a credit reporting agency, information about your credit worthiness, provided that the information is given or received for the purpose of assessing the Programme Manager application for mortgage insurance; and
- to the Programme Manager and Insurer obtaining a commercial and/or consumer credit report containing personal information about you from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Programme Manager's application for mortgage insurance in respect of either consumer credit or commercial credit provided by the Programme Manager, and for any other purposes permitted under the Privacy Act.

**Authority for GE Capital (in relation to the OneLink MasterCard)**

I/We authorise the Programme Manager to give GE Capital Consumer Card Co and GE Capital Finance Australia all personal information contained in my/our application form for the purposes of ascertaining whether I/we will be pre-approved for a credit card to be issued to me/us by GE Capital Consumer Card Co should we wish to apply for the card. I/we understand that a credit card application will be made available to me/us on approval of our Murabaha Property Facility through the Programme Manager.

**SCHEDULE**

1. In this Notice, the " Programme Manager" means each and every one of the following organisations (whether acting individually or together):

Resimac Limited	ABN 67 002 997 935
Level 6, 45 Clarence Street, Sydney 2000	Telephone 02 9248 0300
First Mortgage Company Home Loans Pty Limited	ABN 45 104 268 448
Level 38, 123 Eagle Street, Brisbane, Qld, 4000	Telephone 1800 230 023
Advance Investment Securities Australia Pty Ltd (and associated	ABN 75 002 880 435
Level 1, 458 Wattle Street, Ultimo 2007	Telephone 1800 20 20 21

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting -individually or together):

Genworth Financial Mortgage Insurance Pty Ltd  
 ABN: 60 106 974 305  
 Address Level 26,101 Miller Street, North Sydney 2060  
 Telephone 1300655 422

QBE Lenders 'Mortgage Insurance Limited  
 ABN: 70 000 511 071  
 Address Level 21,50 Bridge Street, Sydney 2000  
 Telephone 02 9231 7777

**SIGNATURE OF APPLICANT / GUARANTOR**

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also confirm our agreement to the matters set out above:

**SIGNATURE ( 1 )** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE ( 2 )** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE ( 3 )** \_\_\_\_\_ **PRINT NAME** \_\_\_\_\_ **DATE** \_\_\_\_\_