

Customer Declaration Form

Declaration – all applicants

I/We:

- Warrant that all information provided as part of my/our application, any electronic application and any supporting documents, including information provided by a mortgage broker to Bluestone Mortgages on my/our behalf and information relating to my/our income and expenses, is true, correct and complete and that Bluestone Mortgages is entitled to rely upon it as such.
- Understand that the approval of any application for a home loan product is subject to Bluestone Mortgages' applicable lending criteria and I/ we may need to meet additional requirements before an application can be approved.
- Understand that my/our application does not represent a quote, pre-qualification or an offer for credit by Bluestone Mortgages and that Bluestone Mortgages may reject my/our application at its sole discretion.
- Acknowledge that Bluestone Mortgages recommends that I/ we obtain independent legal and financial advice in relation to my/our application, and in some circumstances I/ we will be required to obtain such advice.
- Are unaware of any matters now or in the foreseeable future, which will or may have a negative impact on my/ our credit rating, financial position or ability to meet my/ our obligations under a loan contract, should Bluestone Mortgages offer, and I/ we accept it.
- Speak English and understand the nature of the transaction that is the subject of my/our application.

Privacy Consent

Bluestone Group Pty Limited ACN: 091 201 357 Australian Credit Licence Number 390453 trading as Bluestone Mortgages and Bluestone Servicing Pty Limited ACN: 122 698 328 Australian Credit Licence Number 390183.

('Bluestone', 'we' or 'us' means Bluestone Group Pty Limited, Bluestone Servicing Pty Limited and any related entities)

By signing this document, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information.

Personal information includes any information from which your identity is apparent. You can find out more about how we deal with your privacy by viewing our privacy statement at www.bluestone.com.au/privacy.aspx. If you do not provide us with this consent or provide us with your personal information, we may not be able to arrange or provide credit to you or provide other services.

Bluestone may collect, use, hold and disclose personal and credit information about you for the purpose of arranging or providing credit to you (including, for example, creating assessments and ratings of your creditworthiness), managing that credit (including, for example, assessing hardship applications and collecting overdue payments), direct marketing of products and services offered by Bluestone or an organisation Bluestone is affiliated with or represents (including, for example, consumer credit insurance), and managing our relationship with you (including, for example, dealing with any complaints or enquiries).

Bluestone may also use your personal information for the purpose of establishing a customer loyalty program. If you do not wish to receive direct marketing information, please write to us at any time to decline. We will not charge you for giving effect to your request.

You can gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained by contacting us on 13BLUE (2583). Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information, how we handle 'unsolicited' personal information and our complaints process.

It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information: We may exchange your consumer and commercial credit information with entities listed below to assess an application for consumer or commercial credit and to manage that credit. We can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange of information with credit providers: We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, credit history or credit capacity. The information may also be exchanged for the purposes of assessing hardship applications, giving or obtaining an opinion on you about your creditworthiness and any other purpose permitted by law.

Exchange information with guarantors and joint borrowers: We may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided by you or any joint borrowers.

Exchange information with CRBs: We may exchange your personal and credit information with the following CRBs:

- Illion Australia Pty Ltd (www.illion.com.au),
- Experian (www.experian.com.au) and
- Equifax Pty Ltd (www.equifax.com.au)

Exchange information: We may exchange personal and credit information with the following types of entities, some of which may be located overseas. This includes New Zealand, the United Kingdom, Ireland, the United States, and the countries specified in our privacy policy. While these entities will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws. Please see our privacy policy for more information.

Finance or mortgage brokers, mortgage originators, mortgage managers, and persons who assist us to provide our products to you:

- Financial consultants, accountants, lawyers, valuers and other advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan (for example, if a complaint is lodged about any mortgage broker or lender who dealt with your loan)
- Businesses assisting us with funding for loans (for example, a credit enhancer, funder or rating agency)
- Trade insurers, mortgage insurers and title insurers
- Any person where we are required by law to do so (for example, pursuant to subpoena or to a government agency such as tax authorities in Australia and overseas)
- Any of our associates, agent, related entities or contractors (for example, statement printing houses or mail houses)
- Your referees (for example, your employer) to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing verification (including on-line verification) of your identity

Customer identification: We may disclose personal information about you to an organisation providing verification (including on-line verification) of your identity.

Sensitive information: We may seek and collect sensitive information about you (for example, information regarding your health or criminal record) but only if that sensitive information relates directly to our ability to arrange or provide credit to you or manage the credit provided to you. Further information regarding sensitive information can be found in our privacy statement (on our website) and our privacy policy (available upon request).

Consent specific to verification of your identity using information held by a CRB: We may verify your identity using information held by a CRB and by matching information with the Official Record Holder or issuer via third party systems. To do this we may disclose personal information such as your name, date of birth and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify our identity using information held by a CRB, we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

Signatures and date – all borrowers and guarantors must sign: We consent to the use of our personal and credit information as set out above, including in particular, our specific consent regarding verification of our identity using information held by a CRB and about receiving direct marketing information as detailed above.

e-consent:

I/ we consent to the receipt of notices and other documents in connection with our dealings with you to the email address you provided in this application.

I/ we understand that upon the giving this consent:

- a. You may no longer send paper copies of notices and other documents;
- b. I/ we should regularly check my/ our nominated email address below for notices and other documents; and
- c. I/ we may withdraw my/ our consent to the giving of notices and other documents by email at any time.

I/ we have facilities to enable us to print the notice or other document sent to me/ us by email if I/ we desire. I consent to have my identity information verified with the issuer or Official Record Holder

Name of applicant 1 (including middle names):		Name of applicant 2 (including middle names):	
Signed:	Date:	Signed:	Date:
Name of guarantor/beneficiary/other (including middle names):		Name of guarantor/beneficiary/other (including middle names):	
Signed:	Date:	Signed:	Date: