I/We appoint Advantage Aussie Pty Ltd (ACN: 061 337 746, Australian Credit Licence 390233) and its associated entities, ("Mortgage Key") and any independent contractors it has appointed to assist in providing services to me/us ("Contractors") as my/our agents to arrange, and assist in the management of, finance and/or insurance facilities. I understand and agree that Mortgage Key and Contractors may pay to, or receive from, third parties, fees and/or benefits in relation to this appointment and the provision of these services.

In this document: The term "finance" refers to any form of financial accommodation including, but not limited to, loans, leases, rental or hiring. The term "insurance" refers to any form of insurance facility. The term "Credit Provider" refers to all panel lenders.

1. ACKNOWLEDGEMENT THAT MORTGAGE KEY MAY DISCLOSE PERSONAL AND CREDIT INFORMATION TO A CREDIT REPORTING BODY

I/We agree that under the Act, a Credit Provider which Mortgage Key and Contractors may approach in arranging my/our finance (hereinafter an "Approached Credit Provider"), may give a credit reporting body certain personal information about my/our application for finance. The information which may be given includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount and type of finance;
- The fact that the Credit Provider is a current credit provider to me/us;
- That finance provided to me/us by the Credit Provider has been paid or otherwise discharged;
- Payment default information, i.e. payments overdue for more than 60 days in specified circumstances;
- Advice about new payment arrangements or that payments are no longer overdue;
- In specific circumstances, that in the opinion of the Credit Provider, I/we have committed a serious credit infringement;
- Other credit worthiness information that can be disclosed under the Act.

By virtue of this declaration, I/we understand that Mortgage Key and/or Contractors have informed me/us of the disclosure policy to a credit reporting body of information about me/us by Approached Credit Providers and so authorise such disclosures.

2. AGREEMENT / AUTHORITY FOR AN APPROACHED CREDIT PROVIDER TO PERFORM CERTAIN PERMITTED ACTIONS CONCERNING A FINANCE APPLICATION OR TRANSACTION

I/We agree that, if it is considered relevant in assessing my/our application for personal credit, an Approached Credit Provider may obtain a report about my/our commercial activities or commercial credit worthiness from a credit reporting body or other business that provides information about the commercial credit worthiness of persons.

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, an Approached Credit Provider may obtain from a credit-reporting body a credit report containing personal credit information about me/us.

I/We agree that an Approached Credit Provider may give to and seek from any credit provider information about my/our personal or commercial 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 Act.

3. AUTHORISATION TO ACT ON BEHALF OF INDIVIDUALS

I/We authorise Mortgage Key and Contractors to use my/our credit information and any other information to arrange or provide finance, insurance and other services. For the purposes of arranging finance which is the subject of my/our application, I/we appoint Mortgage Key and Contractors as my/our agent to obtain, on my/our behalf, credit information about my/our consumer and commercial credit worthiness from a credit reporting body or from a credit provider named in my/our application or referred to in such credit information.

I/We also authorise Mortgage Key and Contractors to pass on the above-obtained credit information to such Approached Credit Providers as are appropriate, for their consideration of this application.

4. COLLECTION AND MANAGEMENT OF PERSONAL INFORMATION

I/We acknowledge and agree that:

a) it is necessary for Mortgage Key and Contractors to collect personal information regarding me/us from both ourselves and other parties, to enable Mortgage Key and Contractors to apply, on my/our behalf, for the finance and insurance facilities requested. I/We understand that if I/we do not provide the information then Mortgage Key and Contractors will not be able to seek the requested facilities from Approached Credit Providers and Insurers.

b) the information collected may be disclosed to, and used by, Mortgage Key, Contractors, Approached Credit Providers and Insurers to the degree that each entity considers reasonable and necessary in consideration and arranging the requested facilities.

c) Mortgage Key, Contractors, Approached Credit Providers and Insurers may provide information collected as above to any parties (such as referees, employers etc) named in the application to the extent they deem necessary to assist in assessing and arranging the requested facilities.

d) Mortgage Key, Contractors, Approached Credit Providers and Insurers may exchange information with the following types of entities, some of which may be located overseas.

Credit providers, service providers and agents, financial consultants, accountants, lawyers, advisers, industry bodies, tribunals, any person or entity as required by law, associates, related entities, contractors, referees, any organisation providing online verification of my/our identity.

e) Mortgage Key may retain the information obtained and, at its discretion, provide to me/us, from time to time information about Mortgage Key products and services. The provision of this information may be by, but not limited to, telephone, mail or electronic media (such as e-mail).

IF SUCH INFORMATION IS NOT REQUIRED THEN I/WE UNDERSTAND THAT THIS PROVISION MAY BE CANCELLED BY DELETING AND INITIALLING THIS CLAUSE OR BY LATER ADVISING MORTGAGE KEY IN WRITING VIA EMAIL (info@mortgagekey.com.au) OR POST (PO BOX 3885 LOGANHOLME 4129).

f) Mortgage Key may disclose relevant parts of my/our personal information to third parties it engages, to assist in the provision of its services to me/us including mailing houses and IT contractors.

g) The appointment provided herein is an ongoing one and if an Approached Credit Provider or Insurer has, as a result of an application on my/our behalf by Mortgage Key or Contractors, provided facilities to me/us then that Credit Provider or Insurer is authorised to provide information to Mortgage Key and Contractors from time to time relating to the subsequent conduct of the facility.

h) I/We can gain access to the personal information that Mortgage Key' hold about me/us. A copy of the Mortgage Key' privacy policy can be obtained by contacting 1300 769 999 or from the website (www.mortgagekey.com.au). The privacy policy contains information about how I/we may access or seek correction of the information held about me/us, how information is managed and the complaints process.

5. FACILITIES SOUGHT

Purpose: To arrange Finance and/or Insurance Facilities

6. EXECUTION

I/We agree and acknowledge the terms of the document. I/We also warrant that the personal information provided by me/us in my/our application is true and correct and understand that Mortgage Key and Contractors will be relying on the integrity of same in seeking to arrange the facilities required.

Full Name	Signature	Date

7. GUARANTOR PARTIES AGREEMENT (**If Applicable**)

I/We agree that the Approached Credit Provider may seek credit information concerning me/us from a credit reporting body to assess whether to accept me/us as a guarantor of the finance commitments for the Applicant Parties.

I/We also agree to Mortgage Key, Contractors, Approached Credit Providers and Insurers collecting, retaining, disclosing and using my/our personal information to the degree and for the purposes described in paragraph 4 above. I/We understand that I/we can obtain access to the personal information I/we have provided as described in paragraph 4 above.

Full Name	Signature	Date

8. ADDITIONAL CONSENTS AND AUTHORISATIONS APPLICABLE ONLY WHEN SIGNED BY ALL PARTIES AUTHORITY TO PROVIDE PERSONAL INFORMATION TO A THIRD PARTY (**If Applicable**)

I/We agree that Mortgage Key and Contractors may also disclose, to the under-mentioned third party, personal information it has received about me/us relating to the progress and ultimate decision by the approached credit provider and or insurance provider on my/our finance and/or insurance application.

Such information may include: The type of facilities which are being considered and/or offered by the approached providers. The actual decision on the application/s by the approached providers. The reasons supporting any decisions made by the approached providers including such personal information as may have been obtained by Mortgage Key, Contractors and/or approached providers that has, in the opinion of Mortgage Key or Contractors, had influence on the decision made by the providers

In providing this authority, I/we acknowledge that Mortgage Key and Contractors have no control over the personal information once it is passed to the third party and, consequent to same, cannot be held responsible or liable in any way for the use or misuse of the information by the third party. This consent applies to employees, servants and agents of the above named Party.

The Third Party:

Name: _____ Address**:** _____

AGREED BY:

Applicants

Name	Signature	Date

Guarantors

Name	Signature	Date