

# PARTIAL RELEASE OF SECURITY APPLICATION



Referring Branch Lender/Broker Name: \_\_\_\_\_

Customer Name: \_\_\_\_\_

Loans applicable to this application / Security			
Member Number	Loan Type	Current Loan Amount	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	\$ _____	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	\$ _____	
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<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/>	\$ _____	
<b>TOTAL CURRENT LOANS \$</b>		_____	

### About this application

**OFFICE USE ONLY:**

The following questions **MUST** be answered:

	Yes	No
Is the residual LVR increasing above 80%?	<input type="checkbox"/>	<input type="checkbox"/>
Is the LVR increasing on any loan?	<input type="checkbox"/>	<input type="checkbox"/>
Has the borrower's income position decreased since the last application?	<input type="checkbox"/>	<input type="checkbox"/>
Are any of the borrower's loans currently in arrears?	<input type="checkbox"/>	<input type="checkbox"/>
Have the borrowers had any of their loans in arrears for more than 30 days within the past 12 months?	<input type="checkbox"/>	<input type="checkbox"/>
Are there guarantors that are remaining on this application?	<input type="checkbox"/>	<input type="checkbox"/>

If ALL answers to the above are 'NO' - complete pages 2 and 3 of this application.

If ANY of the answers to the above questions are 'YES', reassessment of the borrower repayment capacity is required.

Reassessment will require completion of the following: (Please tick if attached)

Annexure A – Employment / Income – (P.A.Y.G. Income).....

and / or

Annexure B – Self Employed Details – (if applicable) .....

and / or

Annexure C – Assets / Liabilities Statement.....

## Security to be released

Property 1 Address \_\_\_\_\_

Reason  Sale  Refinance  Unencumber

Sale price \$ \_\_\_\_\_ Proposed Settlement Date \_\_\_\_\_

Solicitor / Conveyancer / Refinancier \_\_\_\_\_

Contact Name \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Property 2 Address \_\_\_\_\_

Reason  Sale  Refinance  Unencumber

Sale price \$ \_\_\_\_\_ Proposed Settlement Date \_\_\_\_\_

Solicitor / Conveyancer / Refinancier \_\_\_\_\_

Contact Name \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Funds to be received / Heritage Account

Estimated Amount

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Estimated Total to be received</b>	<b>\$ _____</b>

Fees and charges apply to this application which may include, but are not limited to, Application Fee/s, Valuation Fee/s, Search Fees and Agents Fees which are set out in your Credit Contract. Heritage will collect sufficient funds for the current monthly repayment to ensure the debiting of fees does not put your loan in arrears.

Complete & Confirm the below with the customers

Current contact numbers Home: \_\_\_\_\_ Mobile: \_\_\_\_\_ Mobile: \_\_\_\_\_

Current residential address \_\_\_\_\_

Current postal address \_\_\_\_\_

New residential address (if applicable) \_\_\_\_\_

New postal address (if applicable) \_\_\_\_\_

## Broker Information Exchange Authority

Broker Company: \_\_\_\_\_

Broker Contact: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

## Declaration and Acknowledgement

By signing below, I/we confirm that our financial situation has not adversely changed since my/our last application. This means that my/our income has not reduced and my/our liabilities have not substantially increased since my/our last application.

Do you have any reasonable belief that any of the details on this application form will change in the near future?  Yes  No

Have you ever been bankrupt or entered into a composition with your creditors or had a judgement recorded against you?  Yes  No

If "yes" to any of the above provide details below.

I/we agree to pay all monies due to Heritage and all applicable fees, in accordance with the Terms and Conditions of the account/s, including any fees payable to third parties such as agents and government bodies.

I/we agree to pay all inspection costs, legal fees and other expenses which may be incurred by Heritage in respect of this application. I/we agree that the inspection report, together with plans and specifications (if applicable) will be and remain the property of Heritage. I/we agree that Heritage may insure the loan (if approved and accepted) with an approved mortgage insurer, and may disclose to that insurer any information or documents I/we have given to Heritage to do with this application. I/we are aware that under Heritage's constitution, Heritage can have, in relation to a debt owed by me/us to Heritage, a charge on the credit balance on any deposit account of mine/ours and any dividend, interest, bonus or rebate payable to me/ us.

I/we acknowledge that as a customer of Heritage I/we am/are bound by the Rules of Heritage from time to time.

I/we hereby declare that the statement and answers given in this application are to the best of my/our knowledge and belief, true and correct in every detail, and not misleading.

I/we authorise Heritage to provide details of my/our loans and payout figures to the nominated parties noted in the above application, regarding the sale/release of the subject property/s.

I/we acknowledge that Heritage Bank will action my/our request to release the noted security property, including dealing with all deeds and documents connected with this authority via an electronic channel if required, and dispose of any surplus funds (if any) in accordance with my instruction above.

I/we acknowledge where the application results in a loan to value ratio that requires Mortgage Insurance, I/we acknowledge any additional premiums will be payable by us on settlement.

Where the application results in a loan to value ratio that does not require Mortgage Insurance, I/we acknowledge Heritage will arrange for cancellation of the Mortgage Insurance Policy in relation to my/our loan, because:

- it is my/our request to cancel the policy where an additional premium may be payable, or
- Mortgage Insurance has been declined by the Mortgage Insurer.

I/we acknowledge that where a policy is cancelled, the benefits provided to Heritage under the Mortgage Insurance Policy will no longer apply.

Furthermore I/we also agree that in the event of future lending in relation to this Loan Account, where a Mortgage Insurance policy is required, any premiums applicable will be payable by me/us subject to approval. Any premiums previously paid in connection with this Loan Account will not provide any credit towards premiums arising from a new Mortgage Insurance policy.

Applicant's signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant's signature \_\_\_\_\_ Date \_\_\_\_\_

Guarantor's signature \_\_\_\_\_ Date \_\_\_\_\_

Guarantor's signature \_\_\_\_\_ Date \_\_\_\_\_

## ANNEXURE A

### Employment/Income

(If you are self employed please also complete the self employed section on the next page.)

#### APPLICANT 1 Employment details

Current employer \_\_\_\_\_

Position held \_\_\_\_\_ Period \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Previous employer \_\_\_\_\_

Position held \_\_\_\_\_ Period \_\_\_\_\_

#### APPLICANT 2 Employment details

Current employer \_\_\_\_\_

Position held \_\_\_\_\_ Period \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Previous employer \_\_\_\_\_

Position held \_\_\_\_\_ Period \_\_\_\_\_

### Monthly income details

	APPLICANT 1	APPLICANT 2
Gross Basic Income	\$ _____	\$ _____
Shift Allowance	\$ _____	\$ _____
O/T Second Job	\$ _____	\$ _____
Rent from Investment Property Address _____	\$ _____	\$ _____
Rent from Investment Property Address _____	\$ _____	\$ _____
*Pension (Age, Disability, Vet Affairs)	\$ _____	\$ _____
Other Income Specify _____	\$ _____	\$ _____
<b>TOTAL</b>	<b>\$ _____</b>	<b>\$ _____</b>

\* Please do not include Family Allowance or Family Supplement.

**ANNEXURE B**

**Self-employed details**

(This page only to be completed by Self-Employed Applicant/s)

Company name/business name \_\_\_\_\_

ABN / ACN \_\_\_\_\_

Type of business  Company  Trust  Partnership  Sole Trader

Nature of business \_\_\_\_\_ Date of incorporation \_\_\_\_\_

Business address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Postal address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

**Co-owner details** (to be completed by self-employed applicants)

Name of director / partner	Shareholder / partner details	% of ownership
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_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Accountant details** (to be completed by self-employed applicants)

Firm name \_\_\_\_\_

Contact name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Postcode \_\_\_\_\_

Phone Number \_\_\_\_\_ Fax number \_\_\_\_\_

**IMPORTANT**

To minimise any delay in processing your application, please:

1. Authorise your accountant to speak to us
2. Provide full financial details for the past two financial years signed by a registered accountant or tax agent, including both personal or company (if applicable) tax returns, balance sheets and profit and loss statements.

## ANNEXURE C

### Assets

If you are making a joint application, and you would like to make separate declarations of assets and liabilities, one applicant may attach a separate sheet of paper.

#### TOTAL SAVINGS

Institution	In the name of	Account type and no.	Balance
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
			Sub total \$ _____

Sale of property-address \_\_\_\_\_  
\_\_\_\_\_ Settlement completed \_\_\_\_\_ Net proceeds \$ \_\_\_\_\_

Funds received from sale of other assets (give description) \_\_\_\_\_ \$ \_\_\_\_\_

Funds received from gift (give description) \_\_\_\_\_ \$ \_\_\_\_\_

Deposit paid to (name of Agent) \_\_\_\_\_ \$ \_\_\_\_\_

Other available funds \_\_\_\_\_ \$ \_\_\_\_\_

**Available funds sub total** \$ \_\_\_\_\_

Address of property owned 1 \_\_\_\_\_ Value \$ \_\_\_\_\_

Address of other property owned 2 \_\_\_\_\_ Value \$ \_\_\_\_\_

3 \_\_\_\_\_ Value \$ \_\_\_\_\_

4 \_\_\_\_\_ Value \$ \_\_\_\_\_

**Personal Effects / Contents** \$ \_\_\_\_\_

Car (s) - description (make, model and year) \_\_\_\_\_ Value \$ \_\_\_\_\_

\_\_\_\_\_ Value \$ \_\_\_\_\_

Life insurance \_\_\_\_\_ Value \$ \_\_\_\_\_

\_\_\_\_\_ Value \$ \_\_\_\_\_

Superannuation \_\_\_\_\_ Value \$ \_\_\_\_\_

\_\_\_\_\_ Value \$ \_\_\_\_\_

Shares \_\_\_\_\_ Value \$ \_\_\_\_\_

Bonds \_\_\_\_\_ Value \$ \_\_\_\_\_

**Your total assets** \$ \_\_\_\_\_

## Liabilities

### Existing mortgages and personal loans

Lender	In the name of	Account type and no.	Balance Owing	Monthly Repayment	Refinance "x"
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

### Continuing credit - for example credit cards, store cards or revolving credit.

Lender	In the name of	Credit limit \$	Balance Owing	Monthly Repayment	Refinance "x"
			\$	\$	
			\$	\$	
			\$	\$	
			\$	\$	

### Contingent liabilities (e.g. guarantees on loans, leases, etc)

Type of liability	Amount guaranteed	Amount per month
	\$	\$
	\$	\$
<b>Total liabilities</b>		\$
		Monthly payment
		\$
	Maintenance payments	\$
	Rent (if to continue)	\$
Other regular payments		Monthly payment
		\$
		\$
		\$
<b>Total current monthly payments</b>		\$

## Declaration as to Annexures

I / we hereby declare that the statements and answers given in the attached Annexures:

Annexure A – Employment / Income  (tick if attached)

Annexure B – Self Employed Income  (tick if attached)

Annexure C – Assets and Liabilities  (tick if attached)

are to the best of my / our knowledge and belief, true and correct in every detail, and not misleading.

Do you have any reasonable belief that any of the details on the annexures will change in the near future?  Yes  No

If 'yes' to the above, provide details below.

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Applicant's signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant's signature \_\_\_\_\_ Date \_\_\_\_\_

Guarantor's signature \_\_\_\_\_ Date \_\_\_\_\_

Guarantor's signature \_\_\_\_\_ Date \_\_\_\_\_

## Borrower partial release of security application checklist

**Lenders - indicate documentation required to be provided from borrowers.**

**Borrowers - please provide the following documents as indicated by the lender below:**

Completed application form signed by ALL borrower/s/Guarantors & witnessed

Privacy Acknowledgement and Consent Form, signed and dated by all borrowers (and guarantors)

Income verification documentation (If requested)

**PAYG**  Latest computerised pay slip (stating employer and employee) and Payment Summary (formerly Group Certificate)  
or

Letter signed by employer on company letterhead confirming gross income and Payment Summary  
(formerly Group Certificate)

**SELF/EMP**  Past 2 years personal tax returns or Payment Summaries (self employed) \*\*\*\*\*

Past 2 years company tax returns \*\*\*\*\*

\*\*\*\*\* **LATEST ATO ASSESSMENT IS REQUIRED** \*\*\*\*\*

Rental income evidence (if applicable) (Letter from Real Estate or copy of current rental agreement)

Savings History (i.e. 3 months statements on deposit funds and other savings)

Evidence of conduct on commitments/liabilities

Credit card statements showing balances and limit (if applicable)

Statements on personal loans showing repay figures and conduct (if applicable)

Documentation showing superannuation payout details and life insurance death benefit

Statutory declaration for gifts, rent etc.

Contract of Sale - signed by all buyers and sellers and witnessed

Other \_\_\_\_\_





**Privacy acknowledgement and consent**

Date \_\_\_\_\_ Account number L

*Privacy Act 1988 (Australia)*

**APPLICANTS AND GUARANTORS: Heritage may disclose information about you to a credit reporting body (CRB)**

Heritage Bank Limited ABN 32 087 652 024, AFSL 240984, Australian Credit Licence 240984 (**Heritage**) may give personal information about you which is **credit information** to a CRB to obtain a consumer credit report about you, or to allow the CRB to create or maintain credit history information about you, or for both purposes. Credit information may include:

- identification information about you, being your name (and previous names), sex, address (and previous two addresses), date of birth, name of employer and driver's licence number;
- payments which become overdue for more than 60 days where we have informed you of the overdue payment and the requirement to pay;
- advice that payments previously listed as overdue are no longer overdue,

and also, if you are an applicant for credit rather than a proposed guarantor:

- the fact that you have applied for credit (consumer or commercial credit) and the amount;
- information about consumer credit provided by us to you, including certain terms that relate to the repayment of credit and the maximum amount of credit available;
- repayment history information, including whether you have met an obligation to repay consumer credit on time;
- information that in Heritage's opinion you have committed a serious credit infringement (that is, acted fraudulently or shown an intention not to comply with your credit obligations);
- if we have previously reported an overdue payment or serious credit infringement, the fact that we have varied your payment obligations or refinanced your consumer credit;
- court proceedings information or personal insolvency information about you; and
- other information about your consumer creditworthiness that is publicly available.

We may also disclose certain administrative information about you to a CRB. This information may be given before, during or after the provision of credit to you.

CRBs may use the information we provide to them in reports to credit providers like us to assist them to assess your creditworthiness. CRBs may also use your personal information to assist a credit provider to direct market to you by pre-screening you to ensure you meet certain criteria. If you do not want the CRBs listed below to use your information for this purpose you may request they exclude you by contacting them using the details below. Finally, you may also request that a CRB not use or disclose information they hold about you in circumstances where you reasonably believe that you have been or are likely to be a victim of fraud (including identity fraud). You can also make such a request by contacting the CRBs using the details below.

The CRBs with which we may exchange your personal information include:

Equifax  
Level 15 100 Arthur Street,  
North Sydney NSW 2060  
Phone: 13 83 82  
Website: www.equifax.com

Dun and Bradstreet (Australia) Pty Ltd  
Ground Floor  
479 St Kilda Road  
Melbourne VIC 3004  
Phone: 13 23 33  
Website: www.dnb.com.au

Experian Australia Credit Services Pty Ltd  
PO Box 1969  
North Sydney NSW 2060  
Phone: 1300 783 684  
Website: www.experian.com.au

You may obtain a copy of any of these CRBs' privacy policies at the above websites or by contacting them using the details provided.

**APPLICANTS: Heritage may obtain credit reports about you**

Heritage may obtain a credit report about you from a CRB. This can happen before, during or after the provision of credit to you. The credit report may include:

- credit information (a "**consumer credit report**");
- information concerning your commercial activities, commercial credit activities or commercial creditworthiness (a "**commercial credit report**").

You agree that Heritage may use a consumer credit report or commercial credit report:

- to assess your application whether it is for consumer credit or commercial credit;
- for the purpose of collecting overdue payments relating to credit you owe (whether consumer or commercial credit);
- for our internal management purposes related to credit (whether consumer or commercial) provided to you.

You may request a CRB not to disclose your information because you have been or are likely to be a victim of fraud, which may result in a "ban period" being in force regarding disclosure of your consumer credit report. You agree that Heritage may obtain a consumer credit report even if a ban period is in place:

- if you apply for credit during a ban period;
- to manage credit provided to you; or
- to collect overdue payments relating to credit you owe.

**GUARANTORS: Heritage may obtain credit reports about you**

If you are not the applicant but you have offered to act as guarantor for credit applied for by the applicant, you agree that Heritage may obtain a credit report about you from a CRB. The credit report may include:

- credit information (a "**consumer credit report**");
- information concerning your commercial activities, commercial credit activities or commercial creditworthiness (a "**commercial credit report**").

## Privacy acknowledgement and consent (continued)

You agree that Heritage may use a consumer credit report or commercial credit report to assess whether to accept you as a guarantor for consumer credit or commercial credit applied for by the applicant.

You may request a CRB not to disclose your information because you have been or are likely to be a victim of fraud, which may result in a "ban period" being in force regarding disclosure of your consumer credit report. You agree that Heritage may obtain a consumer credit report even if a ban period is in place:

- if you agree to become a guarantor during a ban period; or
- to collect overdue payments relating to a guarantee you have given.

### **APPLICANTS AND GUARANTORS: Heritage may exchange information about you with other credit providers**

Heritage may exchange information about you with credit providers named in your application or in a consumer credit report to:

- assess your application for consumer or commercial credit or your creditworthiness;
- notify those other credit providers of a default by you or of the status of your consumer or commercial credit facility with Heritage if you are in default with any of those other credit providers;
- attempt to assist you to avoid defaulting on your consumer or commercial credit obligations.

The information exchanged can include anything about your creditworthiness, credit standing, credit history or credit capacity that credit providers can exchange under the Privacy Act and may include your consumer credit report and related information. This can happen before, during or after the provision of credit to you. You agree that Heritage may exchange information with credit providers as described in this section.

### **APPLICANTS: Heritage may give information about you to guarantors**

Heritage may give an existing guarantor, or a person you indicate is considering becoming a guarantor, or a person who has or is considering providing security for a loan made to you, information about you and the relevant loan. This can happen before, during or after the provision of credit (commercial or consumer) to you.

The information given can include anything about your creditworthiness, credit standing, credit history or credit capacity that credit providers can disclose under the Privacy Act.

You agree that Heritage can disclose your information to those persons to keep them informed about the loan, including when the amount of credit provided to you is being, or may be, increased.

In particular, you agree that Heritage can disclose your consumer credit report and related information when the information is given:

- for the purpose of the person deciding whether to become a guarantor or offer security for your loan;
- to a person who has provided security for your loan; or
- to an existing guarantor for the purpose of enforcing the guarantee.

### **APPLICANTS AND GUARANTORS: QBE may obtain information and credit reports about you**

Heritage collects your personal information when you apply for a mortgage. Heritage may then apply to QBE Lenders' Mortgage Insurance Ltd (QBE) for lenders' mortgage insurance for that mortgage and disclose your personal information to QBE.

Where permitted by the Privacy Act, QBE may also seek and obtain from a credit reporting body:

- commercial credit information (concerning your credit worthiness or history);
- consumer credit information; and
- collection of overdue payments information.

QBE collects your personal information for the purposes of securing and administering such insurance, including dealing with claims and recovery of proceeds.

The information collected by QBE is required under the *Insurance Contracts Act 1984 (Cth)* and is necessary for QBE to undertake its business. If you do not provide any of the information QBE requires then QBE will not be able to issue the insurance. As a result, Heritage may not be able to provide the mortgage to you.

QBE uses your information to:

- assess the risk of:
  - providing lenders' mortgage insurance to Heritage;
  - you defaulting on your obligations to Heritage;
  - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by Heritage to another person;
- administer or vary any lenders' mortgage insurance cover provided, including dealing with claims, recovery of proceeds and enforcing the mortgage in the place of Heritage;
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery; and
- comply with legislative and regulatory requirements including the Privacy Act and the Insurance Contracts Act as amended from time to time.

QBE also uses your information for such other purposes as may be permitted under the Privacy Act.

QBE may disclose personal information as permitted by the *Privacy Act 1988* to:

- its related companies, whether in Australia or overseas, specifically in the Philippines;
- Heritage;
- reinsurers;
- CRBs and ratings agencies;
- other mortgage insurers;
- parties for the purpose of securitisation;
- a guarantor or potential guarantor;
- its service providers (including marketing companies, data consultants and IT contractors);
- to parties for the purposes of fraud prevention;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies (eg the Insurance Council of Australia);
- mercantile agents if you default on your obligations to Heritage;
- payment system operators; and
- other financial institutions and credit providers.

QBE may also, to the extent permitted by the Privacy Act, disclose information about you to a CRB for any purpose set out above. The CRB may then include your information in reports that the CRB gives other organisations (such as other lenders) to help them assess your creditworthiness. Some of the information may adversely affect your creditworthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

## Privacy acknowledgement and consent (continued)

QBE may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

The mortgage insurer may obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy, and the terms of this consent and the mortgage insurer's Privacy Policy apply to its collection, use and disclosure of that information.

I agree that my personal information can be used or disclosed by QBE and Heritage as contemplated in this form.

QBE's Contact Information:  
QBE Lenders' Mortgage Insurance Ltd  
ABN 70 000 511 071  
82 Pitt Street  
Sydney NSW 2000  
Phone: 1300 367 764  
Contact Person: Privacy Officer  
Email: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)

### APPLICANTS AND GUARANTORS: Heritage may exchange information with insurers of your mortgaged property

If you are the mortgagor or owner of any mortgaged property, you authorise Heritage and the insurer under any insurance policy relating to the mortgaged property to exchange information with each other. This can happen before, during or after the provision of credit to you. The information exchanged can include:

- information about the mortgaged property or the credit which is secured over the mortgaged property;
- information about the insurance policy, including a copy of the policy or a certificate of currency; and
- personal information about you.

You also authorise the insurer, if Heritage asks it to, to note Heritage's interest in the mortgaged property on the insurance policy.

Mortgaged property means any real estate (including a house, building or other improvements on land) or goods (including a vehicle or boat) in which Heritage holds a mortgage or other security interest.

### APPLICANTS AND GUARANTORS: Heritage may obtain verification information

You authorise Heritage to contact any person named in the application form, or in any supporting material about you given to Heritage, to verify information in the application or supporting material. For that purpose, Heritage may give information to those people about the application (who can include current or past employers, accountants and lawyers).

You authorise those people to give Heritage personal information about you. The information can include, in the case of an employer, information about your name, your salary or wage and other entitlements and the length of service, capacity and status of your employment.

### Heritage's Privacy Policy

Heritage's Privacy Policy contains information about:

- how you may access personal information that Heritage holds

about you (including consumer credit reports and related information);

- how you may seek correction of that information;
- how you may complain about a breach of the Australian Privacy Principles, Part IIIA of the *Privacy Act 1988* and the CR Code; and
- how Heritage will handle a complaint.

Our Privacy Policy can be obtained online at [www.heritage.com.au](http://www.heritage.com.au), or by contacting the following:

Privacy Officer, Heritage Bank Limited, Reply Paid 190, Toowoomba, Qld, 4350.

### *Privacy Act 1993 (New Zealand)*

### Heritage will use credit reporting service

You acknowledge that you understand:

- Heritage Bank Limited is asking for personal information about you to use Equifax's credit report service to credit check you;
- Equifax will give Heritage personal information about you for that purpose;
- Heritage will give your personal information to Equifax, and Equifax will hold that information on their systems and use it to provide their credit reporting service;
- when other Equifax customers use the Equifax credit reporting service, Equifax may give the information to those customers;
- Heritage may use Equifax's credit reporting services in the future for purposes related to the provision of credit to you. This may include using Equifax's monitoring services to receive updates if any of the information about you changes;
- if you default in your payment obligations to Heritage, information about that default may be given to Equifax, and Equifax may give information about your default to other Equifax customers; and
- you have the right to know who is collecting and holding information and also the right to have access to it and to correct if it is wrong.

The contact details for Heritage and Equifax are as follows:

Heritage Bank Limited, PO Box 190, Toowoomba, Qld, 4350, Australia  
[www.heritage.com.au](http://www.heritage.com.au)

Equifax, PO Box 912012, Auckland, 1142, New Zealand  
P: 0800 698 332 or +64 9 367 6200

### You consent to Heritage obtaining a credit report

By signing this form, you consent to Heritage obtaining a credit report from Equifax. If you do not consent and sign this form, Heritage will not be able to consider your application further.

### Declaration

By signing this form, I acknowledge that:

- I have read and understood this form and agree to the consents contained herein.

Print your full name here \_\_\_\_\_ Sign here \_\_\_\_\_

Print your full name here \_\_\_\_\_ Sign here \_\_\_\_\_

Print your full name here \_\_\_\_\_ Sign here \_\_\_\_\_

Print your full name here \_\_\_\_\_ Sign here \_\_\_\_\_