

Equity Finance Mortgage (EFM[®]) addendum

Applicant details

APPLICANT 1

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

Gender: Male Female First time home owner? Yes No

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

Gender: Male Female First time home owner? Yes No

Purpose of loan and property details

Property type¹:

Title type²:

ABS purpose³:

Settlement date:

Are you purchasing off the plan? Yes No

1. Property type:

- Apartment/Unit/Flat
- Strata title unit
- New strata title unit
- Duplex
- Terrace
- Townhouse
- Villa

2. Title type:

- Community title
- Strata title
- Torrens title
- Leasehold title (ACT only)

3. ABS purpose:

- 125: Purchase of newly erected dwelling: House secured by first mortgage
- 127: Purchase of newly erected dwelling: Other dwelling secured by first mortgage
- 129: Purchase of established dwelling: House secured by first mortgage
- 131: Purchase of established dwelling: Other dwelling secured by first mortgage
- 133: Refinance of existing home loans: Refinancing of housing loans from other financial institutions
- 239: Debt consolidation (excluding refinance for existing loans)
- 247: Other personal investment (including shares and purchases of land for investment)

Loan details

Customer deposit:

\$

%

EFM loan amount:

\$

%

Traditional loan amount:

\$

%

Funds available for purchase:

\$

%

EFM Privacy declaration

Privacy disclosure In this addendum a reference to an EFM Provider means the lender of the Equity Finance Mortgage (EFM) as disclosed in your EFM contract together with Rismark International Funds Management Limited as manager of the EFM.

Provide Information to an EFM Provider In addition to the privacy disclosures in the credit application form, we may also disclose your personal and credit information to an EFM Provider to assess the risk of providing you with an EFM and to manage and administer your EFM. For this purpose the EFM Provider may disclose your personal credit information to any person to whom it is considering assigning its rights under the EFM; any person involved in present or future financial services to you; any person involved in reviewing or developing business or payment systems; any person acting for you or the EFM Provider (such as your agent, accountant or lawyer); any person involved in providing banking and financial services (including, credit card suppliers, mortgage brokers, mortgage insurance companies), or investment products; any person entitled to request or demand the information or documents by law; and any person to whom you consent to the EFM Provider giving the information or documents.

APPLICANT 1

SIGNATURE OF APPLICANT 1

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APPLICANT 2

SIGNATURE OF APPLICANT 2

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ORIGINATOR DETAILS

ORIGINATOR NUMBER

ORIGINATOR BRANCH NAME

ORIGINATOR CONTACT NUMBER

Equity Finance Mortgage (EFM[®]) addendum (continued)

Privacy consent

The Lender collects your personal information when you apply for a mortgage. The Lender then applies to the Insurer for lenders' mortgage insurance for that mortgage. The information is collected for the purposes of securing such insurance.

The Insurer uses your information to:

- assess the risk of:
 - providing lenders mortgage insurance to the Lender
 - you defaulting on your obligations to the Lender
 - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by the Lender to another person
- administer or vary any lenders' mortgage insurance cover provided, including enforcing the mortgage in the place of the Lender
- 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 1988** and the **Insurance Contracts Act 1984**.

The Insurer may disclose personal information to:

- its related companies, whether in Australia or international
- the Lender
- reinsurers
- credit reporting and ratings agencies
- mortgage insurer
- parties for the purpose of securitisation
- a Guarantor or potential Guarantor
- its service providers (including marketing companies, data consultants and IT contractors)
- its agents, contractors and external advisers; your referees, including your employer
- your legal and financial advisers
- government and other regulatory bodies (e.g. the Insurance Council of Australia)

- mercantile agents if you default on your obligations to the Lender
- payment system operators, and
- other financial institutions and credit providers.

The Insurer may also need to seek from a credit reporting agency and use:

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

The Insurer may also need to exchange information between credit providers and advisors. If necessary, the Insurer will share your information with a credit reporting agency.

You have a right to access any personal information that the Insurer holds about you. Sometimes there may be a reason why access will not be possible. If that is the case, you will be told why.

If you do not provide any of the information requested of you then the Insurer will not be able to issue the insurance.

The information collected in this form is required under the **Insurance Contracts Act 1984 (Cth)**.

Contact information:

PMI Mortgage Insurance Ltd
 ABN 10 000 511 071
 Level 21, 50 Bridge St
 Sydney NSW 2000
 Telephone: 1300 367 764

PRIVACY OFFICER

APPLICANT 1

I agree that my personal information can be used or disclosed by the Lender and the Insurer as contemplated in this form.

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 1

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APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 2

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