

Guarantor Statement of Position

Strictly Confidential

Name	Date
Address	Years at Address
Occupation	Years of Service
Employer	Gross Income
Name of Applicant	Date of Birth
Relationship to Applicant	

Assets	Liabilities	Amount Owng	Monthly Repayment
Land	Mortgages (Specify)		
	Rent		
Buildings	Overdraft		
	Personal Loan(s)		
Furniture			
Motor Vehicles (Specify)			
	Hire Purchase		
Savings - Credit Union			
- Bank			
- Building Society	Credit Card 1		
Other	Credit Card 2		
Life Insurance (Surrender Value)	Credit Card 3		
Investments (Specify)	Other regular commitments		
Other			
TOTAL	TOTAL		

Guarantor Statement of Position

To MyState

Declaration by Guarantor(s)

You declare that the information provided is true, correct and complete and that you have never committed any act of bankruptcy (for the purposes of the *Bankruptcy Act 1966*) or had any judgements or legal proceedings against you, except for the particulars (if any) set out in this Statement of Financial Position.

You authorise us to make any relevant enquiries into the references mentioned, your employer or any credit provider.

You agree to us obtaining a report from a credit reporting agency about you.

You agree that this Statement of Financial Position and information contained in it will remain the property of MyState.

You acknowledge that as a Guarantor with us you will be subject to the liabilities and restrictions imposed by the Constitution of MyState.

Privacy

Before completing this form, each person signing it must read the section titled "Permission to obtain and disclose credit and personal information". You agree to the collection, use and disclosure of your personal information as set out in this section.

Guarantor Name



Date

Guarantor Name



Date

Permission to disclose Credit and Personal Information

What information can be disclosed?

The *Privacy Act* allows MyState Bank Limited ('MyState', 'we', 'us', 'our') ABN 89 067 729 195 and other applicable persons to disclose **credit information** about the applicant and any guarantor referred to in this application (**you**) relating to this application, including:

- details to identify you and verify your identity, such as your name, sex, date of birth, current and 2 previous addresses, your current and last known employer, and your driver's licence number
- the fact that you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- payments overdue for at least 60 days and for which collection action has started
- cheques for more than \$100 drawn by you which have been dishonoured more than once
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the *Privacy Act*, including a credit report and information held on the National Personal Insolvency Index

Your sensitive information (eg, membership of a professional or trade association) may also be disclosed where relevant to this application.

Who can give or obtain information?

The Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing information about you from a credit reporting body
- exchange credit information about you with each other, and
- exchange credit information about you with any credit reporting body and any other provider of credit to you named in your credit application or a credit report from a credit reporting body.

Credit Providers can mean:

- us
- our related companies
- any introducer, dealer or broker referred to in the loan application
- any agent or contractor of ours assisting in processing the loan application, and
- other entities involved in a securitisation related purpose of the credit provider

In addition, in connection with assessing your loan application, administering your loan or collecting unpaid amounts under your loan, we may give information to:

- external service providers to us, such as organisations which we use to verify your identity, payment systems operators, mailing houses and research consultants
- insurers and re-insurers, where insurance is provided in connection with our services to you
- superannuation funds, where superannuation services are provided to you
- debt collecting agencies, if you have not repaid a loan as required
- our professional advisors, such as accountants, lawyers and auditors
- state or territory authorities that give assistance to facilitate the provision of home loans to individuals
- other credit providers and their professional advisors
- your representative, for example, lawyer, mortgage broker, financial advisor or attorney, as authorised by you, or
- government and regulatory authorities, if required or authorised by law.

Important information about credit reporting bodies

If you apply for any kind of credit, we may disclose information to a credit reporting body. Specifically, we may disclose information to or collect information from Veda Advantage, whose privacy policy is at www.veda.com.au.

"Credit pre-screening" is a service for credit providers wishing to send direct marketing material about credit services. A credit reporting body uses information it holds to screen out individuals who do not meet criteria set by the credit provider. Credit reporting bodies must maintain a confidential list of individuals who have opted out of their information being used in pre-screening. To opt out of credit pre-screening, contact the credit reporting body, using the contact details on their websites, referred to above. You can also ask a credit reporting body not to use or disclose your personal information for a period if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud.

Permission to disclose Credit and Personal Information

When can information be obtained, used or disclosed?

This information can be obtained, used or disclosed by the Credit Providers before, during or after the provision of credit, for the various purposes identified in the *Privacy Act* including:

- assessing your application for consumer or commercial credit or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments
- to allow a credit reporting body to create or maintain a credit information file about you, and
- if you are in default under a credit agreement, notifying, and exchanging information with, other credit providers and any collection agent of ours.

Overseas disclosures

We will not directly disclose your personal information overseas.

Where we are required to provide your information to other organisations in the provision of credit related activities, such as insurers or lenders' mortgage insurances, your personal information may be disclosed overseas. You will be provided with information on their Privacy Policy as part of the disclosure material provided.

However, if we do disclose this information outside Australia, we will do so on the basis that the information will be used only for the purposes set out in this document.

Electronic verification

Under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), we can disclose your name, residential address and date of birth to a credit reporting body. The purpose of this disclosure is to ask the credit reporting body to assess whether the personal information disclosed matches (in whole or part) personal information about you held in their records (if any). This electronic verification process helps us to verify your identity.

The credit reporting body may prepare and provide us with an assessment by using the personal information about you and the names, residential address and dates of birth contained in its records about other individuals.

If you do not consent to us verifying your identity by electronic verification, we will provide you with an alternate verification process to identify you. If this is the case, please contact us on 138 001 for further information.

Disclosure to insurers and guarantors

Lenders' mortgage and trade insurers

A lenders' mortgage insurer or a registered trade insurer may obtain a consumer credit report about you from a Credit Provider or from a credit reporting body to assess whether to provide lenders' mortgage insurance to us in relation to an application for consumer credit, or whether to provide trade insurance to us in relation to an application for commercial credit.

Lenders Mortgage Insurance may be acquired by the Credit Provider from Genworth Financial Mortgage Insurance Pty Ltd (ABN 60 106 974 305), trading as Genworth, or QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071).

Details relevant to Genworth's Collection, use and disclosure of personal information

Genworth Privacy Policy

Identity and contact details

Genworth Financial Mortgage Insurance Pty Ltd
ABN 60 106 974 305
Level 26, 101 Miller St,
North Sydney NSW 2060
Phone: 1300 655 422

The individual may not be aware that Genworth has collected the personal information and collection of personal information from someone other than the individual

In the event that your Credit Provider decides to obtain lenders mortgage insurance (LMI) on your loan, Genworth will obtain information about you from the Credit Provider and Genworth might also share some of your personal information with the Credit Provider, Credit Reporting bodies and others.

Permission to disclose Credit and Personal Information

The purpose for which Genworth collects the personal information

Genworth may use your information:

- to decide whether to insure a Credit Provider under an LMI policy;
- to assess the risk of you defaulting on your obligations to a Credit Provider;
- to assess the risk of a guarantor being unable to meet a liability arising under a guarantee;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the Credit Provider collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan in place of a Credit Provider if the LMI insurer pays out an insurance claim on your loan;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy Genworth issues to the Credit Provider relating to your loan.

The main consequences (if any) for the individual if all or some of the personal information is not Collected.

If you don't provide your information to the Credit Provider it will not be possible for Genworth to process a Credit Provider's request for LMI.

Any other APP entity, body or person, or the types of any other APP entities, bodies or persons, to which Genworth usually discloses personal information of the kind collected

Where permitted by the *Privacy Act*, Genworth may disclose information about you to third parties, in relation to any mortgage insurance policy relating to your loan. Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- Government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan;
- payment system operators to allow an information collector to investigate or correct payments on your loan; and
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist the information collector to conduct its business.

Genworth's Privacy & Credit Reporting Policy

Genworth handles information about you in accordance with its privacy & credit reporting policy set out at genworth.com.au/privacy-policy.

This includes:

- how you can access and correct your information that Genworth holds;
- how you can make a complaint if you have concerns about how Genworth manages your information; and
- how Genworth will deal with complaints.

Whether Genworth is likely to disclose the personal information to overseas recipients

Where permitted by the *Privacy Act*, Genworth may disclose your personal information to organisations overseas including its related companies (including USA, Canada or the United Kingdom), reinsurers, service providers, (including but not limited to data consultants and IT Contractors), its agents, contractors and external advisers and government and other regulatory bodies.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, Genworth will not be responsible for that disclosure.

Credit Reporting Information

Genworth can obtain information about you from a credit reporting body to enable it to decide whether to insure a Credit Provider under an LMI policy or assess the risk of default by you or a guarantor, for a mortgage insurance purpose relating to you and for any other purpose under the insurance policy Genworth issues to the Credit Provider relating to your loan.

Storage

Genworth may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure appropriate security arrangements are in place in relation to this storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be accessed or held.

Permission to disclose Credit and Personal Information

Details relevant to QBE Lenders' Mortgage Insurance Limited, use and disclosure of personal information

QBE Lenders' Mortgage Insurance Privacy Policy

PRIVACY CONSENT

How your information is collected by the Insurer

The Credit Provider collects your personal information when you apply for a mortgage. The Credit Provider then applies to the Insurer for lenders' mortgage insurance for that mortgage. Your information is then collected by the Insurer from the Credit Provider.

Where permitted by the Privacy Act 1988, the Insurer will also seek and obtain from a credit reporting body:

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

What is the purpose of collection

The Insurer collects your information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including dealing with claims and recovery of proceeds.

What happens if you do not provide your information to the Insurer

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

How the Insurer uses your information

The Insurer uses your information to:

- assess the risk of:
 - providing lenders mortgage insurance to the Credit Provider;
 - you defaulting on your obligations to the Credit Provider;
 - 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 Credit Provider 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 the Credit Provider;
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery;
- comply with legislative and regulatory requirements including the *Privacy Act 1988* and the *Insurance Contracts Act 1984* as amended from time to time.

The Insurer also uses your information for such other purposes as may be permitted by the Privacy Act 1988.

Who the Insurer discloses your information to

The Insurer may disclose your information as permitted by the *Privacy Act 1988* to:

- its related companies, whether in Australia or overseas, specifically in the Philippines;
- the Credit Provider;
- reinsurers;
- credit reporting 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 the Credit Provider;
- payment system operators; and
- other financial institutions and credit providers.

The Insurer may also, to the extent permitted by the *Privacy Act 1988*, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body may then include your information in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

When the Insurer may share your Information

The Insurer 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.

Permission to disclose Credit and Personal Information

When the Insurer may seek and obtain additional information about you

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

The Privacy Policy and Credit Reporting Policy

The Insurer's Privacy Policy and Credit Reporting Policy is available at www.gbelmi.com. Each policy contains information about the following:

- how you can access and correct your personal or credit information (as appropriate) that the Insurer holds;
- how you can make a complaint about a breach by the Insurer of the *Privacy Act 1988* (including any applicable privacy principles) or any registered privacy code that binds the Insurer in respect of your personal or credit information (as appropriate); and
- how the Insurer will deal with such a complaint.

Consent to use and disclose your information

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

The Insurer's contact information

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

Guarantors

The Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.

Security, privacy policy, and marketing preferences

Security

We take all reasonable steps to ensure that all your personal information held by us (on our website or otherwise), is protected from misuse, interference and loss, and from unauthorised access, disclosure or modification.

Privacy Policy

Our *Privacy Policy* available at mystate.com.au, or at your nearest MyState branch provides additional information about how we handle your personal information. It sets out how you can ask for access to personal information we hold about you and seek correction of that information. It also explains how you can complain about a breach of the *Privacy Act* or the Credit Reporting Code of Conduct, and how we will deal with your complaint.

Marketing preferences

The Credit Providers may use, and share with each other, information about you to inform you about products and services (unless you ask us not to). The Credit Providers may do so even if you are on the Do Not Call Register

Contact Us

Our Privacy Officer's contact details are:

Address MyState
Level 2, 137 Harrington Street
7000
Postal GPO Box 1274
Hobart TAS 7001
Telephone: 138 001
Email: info@mystate.com.au

Acknowledgment

By signing this application, you acknowledge having read and understood this permission to obtain and disclose information. You authorise the persons and organisations named above to give and obtain the information in the ways specified above until the credit is repaid in full.

Full Name	Date	Full Name	Date
			

Guarantor

Applicant

Guarantor

Applicant

Account Signatory

Corporate Guarantor

Account Signatory

Corporate Guarantor

Authorised Representative of Corporate Applicant

Authorised Representative of Corporate Applicant