

PRIVACY ACT DECLARATIONS

2008

Each applicant acknowledges that New Capital Finance Pty Ltd has informed each of them, in accordance with s.18E(8)(c) of the Privacy Act 1988, that certain items of personal information about each of them contained in this application and permitted to be kept on a credit information file, might be disclosed to a credit reporting agency.

Authority to exchange information with other credit providers.

Each applicant declares that the information given in support of their application for a loan is true and correct.

In accordance with Section 18N(1)(b) of the Privacy Act, each applicant authorises New Capital Finance Loans Pty Ltd, and any ultimate funder / financier who provides the credit funds to give and obtain, from credit providers named in the credit application and credit providers that may be named in a credit report issued by a credit reporting agency, information about each applicant's credit arrangements. Each applicant understands this information can include any information about their credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

Each applicant understands that information may be used:

- to assess an application by each applicant for credit
- to assist each applicant avoid defaulting on their credit obligations
- to notify other credit providers of a default by any applicant
- to assess each applicant's credit worthiness

Authority for Mortgage Insurers

Each applicant authorises a mortgage insurer to obtain their report from a credit reporting agency. In accordance with Section 18N(bb) of the Privacy Act, each applicant authorises New Capital Finance Pty Ltd, New Capital Finance Limited and any ultimate funder / financier who provides the credit funds to disclose a report or information to a mortgage insurer so that mortgage insurer may assess whether to insure or consider the risk of insuring New Capital Finance Pty Ltd, and/or any ultimate funder / financier who provides the credit funds, for the mortgage credit to be given to an applicant, or to assess the risk of default by an applicant on the mortgage credit, for any purposes arising under the contract of mortgage insurance between the credit provider and the mortgage insurer.

**I certify that the information in this application is true and correct.
I acknowledge receiving an estimate of Fees and Charges.**

Signature of Applicant

Signature of Applicant

Print Name

Print Name

Date

Date

DECLARATION OF PURPOSE

AS REQUIRED UNDER THE CONSUMER CREDIT CODE, SECTION 11, REGULATION 10

IF YOU HAVE COMPLETED THE LOAN PURPOSE CHECKLIST ON THE PREVIOUS PAGE AND YOU BELIEVE THAT THE LOAN YOU ARE APPLYING FOR IS TO BE USED WHOLLY OR PREDOMINANTLY FOR INVESTMENT OR BUSINESS PURPOSES, PLEASE SIGN THIS DECLARATION.

TO: THE CREDIT PROVIDER

LOAN TO: _____ (NAME OF APPLICANTS) LOAN AMOUNT: _____

Each applicant declares that the credit to be provided to that applicant by the credit provider will be applied wholly or predominantly for business or investment purposes (or for both purposes).

Each applicant agrees to provide declarations of purpose of the credit whenever required by the credit provider.

IMPORTANT

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

By signing this declaration you may **lose** your protection under the Consumer Credit Code.

Signature of Applicant

Signature of Applicant

Print Name

Print Name

PLEASE RETURN BY FAX OR POST OR EMAIL

3A / 32 THE ESPLANADE
PARADISE POINT
QUEENSLAND, 4216

Tel: 07 55 013 605 / 0415 410 185
Fax: 07 55 64 1900
Email: michael@newcapitalfinance.com

2008