

Business/Commercial Loan Application

Maitland Mutual Limited PO Box 2487 Green Hills NSW 2323 Phone: 1300 688 825

Email: business banking @the mutual.com. au

TO COMPLETE THIS APPLICATION FORM YOU WILL NEED THE FOLLOWING INFORMATION:

FINANCIAL PERFORMANCE

- Financial Statements for the last 2 financial years

 These should include balance sheet, profit and loss statements
 and any notes to the accounts
- Income Tax returns for the last 2 financial years (Personal and Business) and current year BAS returns
- Personal Statement of Position (Individuals/Directors/Guarantors)
- Cash Flow Budget
- Business Plan (if available)
- Bank Statements for the last 6 Months (Accounts/Cards/Loans)
- · List of current creditors and debtors with aging

BUSINESS STRUCTURE

- Certificate of Registration of Company and/or Business Name
- Trust Deed (if applicable)
- Partnership/Joint Venture Agreement

SECURITY DETAILS

- Copy of any asset valuations
- Copy of Certificate(s) of Title

NEW MEMBERSHIP APPLICATION AND VERIFICATION

• New membership and Identification for verification requirements – refer to a staff member of The Mutual Bank

Member Name/Applicant/Guarantor 1			Member No.
Member Name/Applicant/Guarantor 2			Member No.
Member Name/Applicant/Guarantor 3			Member No.
Member Name/Applicant/Guarantor 4			Member No.
BUSINESS APPLICANT DETAIL	.S		
Full Name of Borrowing Entity			
☐ Company ☐ Partnership ☐ Sole	Proprietor		
Business Description			ACN/ABN (as applicable)
Current Banking Relationships		Industry Sector	Serviced
Who are the business typical custome	rs	Source of Weal	th/Profit
Business Trading Address			Postcode
Business Phone	Email Address		
Business Phone	Email Address		
Business Phone BUSINESS CONTACT DETAILS	Email Address		
	Email Address Mobile no.	Email Address	

BUSINESS DETAILS				
Year commenced trading				
Business Owners/Directors		Position	Date of Birth	Ownership %
Voy Porcon Incurance Hold (Please n	vrovido dotails)			
Name			Phone	
Address			Fax	
Email			Tux	
YOUR ACCOUNTANT				
Name			Phone	
Address			Fax	
Email			Tux	
Liliali				
LOAN DETAILS				
Loan Purpose (Please provide details)				
		Less		
Purchase Price	\$	Cash/Saving	gs	\$
Refinance Amount	\$	Net proceed	ds – sale of property	\$
Construction Cost	\$	Other		\$
Legal fees, stamp duty, etc	\$	Other		\$
TOTAL	L \$		TOTAL CONTRIBUTION	S \$
		Le	OAN FUNDIND REQUIRE	D \$
LOAN TYPE AND TERMS				
Loan Type and Term		Fixed Rate		
Overdraft		Interest On	lly or P & I Repayments	
Variable Rate				
Special requirements including Construc	ction or Develope	r Loans		

DECLARATION OF PURPOSE

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

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

Name of person making declaration		Name of person making declaration	
Address of person		Address of person	
Signature	Date	Signature	Date
Name of person making declaration		Name of person making declaration	
Address of person		Address of person	
Signature	Date	Signature	Date

LOAN SECURITY - Summary Real Estate 2. Security Address 1. Security Address Security Owner Security Owner Type Residential Rural Non-Residential Type \square Residential \square Rural \square Non-Residential ☐ Commercial ☐ Other ☐ Commercial ☐ Other Estimated Market Vale \$ Estimated Market Vale \$ 3. Security Address 4. Security Address Security Owner Security Owner Type Residential Rural Non-Residential Type \square Residential \square Rural \square Non-Residential ☐ Commercial ☐ Other ☐ Commercial ☐ Other Estimated Market Vale \$ Estimated Market Vale \$ **Guarantee and Indemnity** 1. Guarantor Name 2. Guarantor Name **Guarantor Address Guarantor Address** 3. Guarantor Name 4. Guarantor Name **Guarantor Address Guarantor Address**

Other - General Security Agreement etc. (Fixed and Floating charge)

Full Name of Owner(s)	Туре	Estimated Market Value

APPLICANT/DIRECTOR/GUARANTOR PERSONAL DETAILS APPLICANT/DIRECTOR/GUARANTOR 1 **APPLICANT/DIRECTOR/GUARANTOR 2** Title Surname Title Surname Date of Birth Date of Birth Given Names Given Names Home Address Home Address Date Moved In Postcode Date Moved In Postcode Mobile No. Mobile No. Phone No. Phone No. **Email Address Email Address** Mailing Address Mailing Address Postcode Postcode Previous Address (if less than 3 years at current address) Previous Address (if less than 3 years at current address) Postcode Date Moved In Postcode Date Moved In Drivers Licence No. Drivers Licence No. No. of Dependents No. of Dependents Ages Ages Marital Status Marital Status ☐ Single ☐ Married ☐ Defacto ☐ Widowed ☐ Divorced/ ☐ Single ☐ Married ☐ Defacto ☐ Widowed Divorced/ Separated Separated **Housing Status Housing Status** Renting Boarding Other Own Renting Boarding Other **Current Employment Details Current Employment Details Date Started Date Started** ☐ Full Time ☐ Part Time ☐ Casual ☐ Full Time ☐ Part Time ☐ Casual Occupation **Employer** Occupation **Employer Employer Address Employer Address** Phone No. Postcode Postcode Phone No. Previous Employment Details (if less than 3 years at current employer) Previous Employment Details (if less than 3 years at current employer) Occupation Occupation **Employer Employer Employer Address Employer Address** Postcode Phone No. Postcode Phone No. **Date Started** End Date **Date Started** End Date Nearest relative not living with you Nearest relative not living with you

Name

Home Address

Phone No.

Postcode

Relationship

Name

Home Address

Postcode

Phone No.

Relationship

APPLICANT/DIRECTOR/GUARANTOR PERSONAL DETAILS **APPLICANT/DIRECTOR/GUARANTOR 3 APPLICANT/DIRECTOR/GUARANTOR 4** Title Surname Title Surname Date of Birth Date of Birth Given Names Given Names Home Address Home Address Date Moved In Postcode Date Moved In Postcode Mobile No. Mobile No. Phone No. Phone No. **Email Address Email Address** Mailing Address Mailing Address Postcode Postcode Previous Address (if less than 3 years at current address) Previous Address (if less than 3 years at current address) Postcode Date Moved In Postcode Date Moved In Drivers Licence No. Drivers Licence No. No. of Dependents No. of Dependents Ages Ages Marital Status Marital Status ☐ Single ☐ Married ☐ Defacto ☐ Widowed ☐ Divorced/ ☐ Single ☐ Married ☐ Defacto ☐ Widowed Divorced/ Separated Separated **Housing Status Housing Status** Renting Boarding Other Own Renting Boarding Other **Current Employment Details Current Employment Details Date Started Date Started** ☐ Full Time ☐ Part Time ☐ Casual ☐ Full Time ☐ Part Time ☐ Casual Occupation **Employer** Occupation **Employer Employer Address Employer Address** Phone No. Postcode Postcode Phone No. Previous Employment Details (if less than 3 years at current employer) Previous Employment Details (if less than 3 years at current employer) Occupation Occupation **Employer Employer Employer Address Employer Address** Postcode Phone No. Postcode Phone No. **Date Started** End Date **Date Started** End Date Nearest relative not living with you Nearest relative not living with you Name Relationship Name Relationship

Home Address

Phone No.

Postcode

Home Address

Postcode

Phone No.

APPLICANT/DIRECTOR/GUARANTOR PERSONAL FINANCIAL DETAILS **Sources of Income Annual Amount** Description Frequency Ownership ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Other ☐ App 1 ☐ App 2 \$ ☐ App 1 ☐ App 2 ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Other \$ ☐ App 1 ☐ App 2 ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Other \$ ☐ App 1 ☐ App 2 ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Other \$ □ App 1 □ App 2 Weekly Fortnightly Monthly Other \$ Asset Details - What you own today Property (Show Address) Property Type Ownership Market Value \$ ☐ App 1 ☐ App 2 ☐ App 1 ☐ App 2 \$ ☐ App 1 ☐ App 2 \$ ☐ App 1 ☐ App 2 \$ **Accounts and Investment Deposits held with Financial Institutions** Institution Account Number Ownership Balance ☐ App 1 ☐ App 2 \$ ☐ App 1 ☐ App 2 \$ ☐ App 1 ☐ App 2 \$ **Investments - Superannuation, shares etc** Market Value Institution Investment Type Ownership ☐ App 1 ☐ App 2 \$ ☐ App 1 ☐ App 2 \$ □ App 1 □ App 2 \$ Motor Vehicles/Boats/Caravan etc Market Value Make Model Year Ownership ☐ App 1 ☐ App 2 \$ ☐ App 1 ☐ App 2 \$ ☐ App 1 ☐ App 2 \$ □ App 1 □ App 2 \$ **Personal Effects/Other Assets/Deposit Paid** Description Ownership Market Value ☐ App 1 ☐ App 2 \$ □ App 1 □ App 2 \$ App 1 App 2 \$

TOTAL ASSETS

APPLICANT/DIRECTOR/GUARANTOR PERSONAL FINANCIAL DETAILS - continued

Mortgages				
Lender	Monthly Payment	Refinance?	Ownership	Amount Owed
	\$	Yes No	☐ App 1 ☐ App 2	\$
	\$	☐ Yes ☐ No	☐ App 1 ☐ App 2	\$
	\$	☐ Yes ☐ No	☐ App 1 ☐ App 2	\$
Personal and Other Loans/Leases etc				
Lender	Monthly Payment	Refinance?	Ownership	Amount Owed
	\$	☐ Yes ☐ No	☐ App 1 ☐ App 2	\$
	\$	Yes No	☐ App 1 ☐ App 2	\$
	\$	Yes No	☐ App 1 ☐ App 2	\$
Credit Cards/Store Cards/Overdrafts/L	ines of Credit			
Lender	Limit	Refinance?	Ownership	Amount Owed
	\$	Yes No	☐ App 1 ☐ App 2	\$
	\$	☐ Yes ☐ No	☐ App 1 ☐ App 2	\$
	\$	Yes No	☐ App 1 ☐ App 2	\$
	\$	Yes No	☐ App 1 ☐ App 2	\$
	\$	☐ Yes ☐ No	☐ App 1 ☐ App 2	\$
Other Liabilities or Purchase Payment I Lender	Facility e.g. "Afterpa Limit	ry, Zip Pay, Store Refinance?	Layby etc." Ownership	Amount Owed
Lender	\$	Yes No	☐ App 1 ☐ App 2	\$
	\$	☐ Yes ☐ No	☐ App 1 ☐ App 2	\$
	\$			Ψ
		Yes No	Ann 1 Ann 2	¢
		☐ Yes ☐ No	☐ App 1 ☐ App 2	\$
	\$	☐ Yes ☐ No	App 1 App 2	\$
	\$ \$	Yes No	☐ App 1 ☐ App 2 ☐ App 1 ☐ App 2	\$ \$
	\$	☐ Yes ☐ No	App 1 App 2	\$
	\$ \$	Yes No	☐ App 1 ☐ App 2 ☐ App 1 ☐ App 2	\$ \$
	\$ \$ \$	Yes No Yes No Yes No	App 1 App 2 App 1 App 2 App 1 App 2 App 1 App 2 TOTAL LIABILITIES	\$ \$ \$ \$
	\$ \$	Yes No Yes No Yes No	☐ App 1 ☐ App 2 ☐ App 1 ☐ App 2 ☐ App 1 ☐ App 2	\$ \$ \$ \$
I/we declare that the personal finance detail of my knowledge.	\$ \$ Do you have a HEC	Yes No Yes No Yes No	App 1 App 2 App 1 App 2 App 1 App 2 App 1 App 2 TOTAL LIABILITIES Yes No Amoun	\$ \$ \$ \$ t \$
	\$ \$ Do you have a HEC	Yes No Yes No Yes No Yes No	App 1 App 2 App 1 App 2 App 1 App 2 App 1 App 2 TOTAL LIABILITIES Yes No Amoun	\$ \$ \$ \$ t \$ complete to the best
of my knowledge. Applicant 1/Applicant/Director/Guarar	\$ \$ Do you have a HEC s information given an	Yes No Yes No Yes No Yes No Solution Yes to this a	App 1 App 2 App 1 App 2 App 1 App 2 App 1 App 2 TOTAL LIABILITIES Yes No Amoun pplication is correct and of	\$ \$ \$ \$ this is the complete to the best contained.

APPLICANT/DIRECTOR/GUARANTOR PERSONAL FINANCIAL DETAILS **Sources of Income Annual Amount** Description Frequency Ownership ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Other ☐ App 1 ☐ App 2 \$ ☐ App 1 ☐ App 2 ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Other \$ ☐ App 1 ☐ App 2 ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Other \$ ☐ App 1 ☐ App 2 ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Other \$ □ App 1 □ App 2 Weekly Fortnightly Monthly Other \$ Asset Details - What you own today Property (Show Address) Property Type Ownership Market Value \$ □ App 3 □ App 4 ☐ App 3 ☐ App 4 \$ ☐ App 3 ☐ App 4 \$ ☐ App 3 ☐ App 4 \$ **Accounts and Investment Deposits held with Financial Institutions** Institution Account Number Ownership Balance □ App 3 □ App 4 \$ ☐ App 3 ☐ App 4 \$ ☐ App 3 ☐ App 4 \$ **Investments - Superannuation, shares etc** Market Value Institution Investment Type Ownership □ App 3 □ App 4 \$ □ App 3 □ App 4 \$ □ App 3 □ App 4 \$ Motor Vehicles/Boats/Caravan etc Market Value Make Model Year Ownership □ App 3 □ App 4 \$ **Personal Effects/Other Assets/Deposit Paid** Description Ownership Market Value □ App 3 □ App 4 \$ □ App 3 □ App 4 \$ ☐ App 3 ☐ App 4 \$

TOTAL ASSETS

APPLICANT/DIRECTOR/GUARANTOR PERSONAL FINANCIAL DETAILS - continued

Mortgages						
Lender	Monthly Payment	Refinance?	Ownership	Amount Owed		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
	\$	☐ Yes ☐ No	☐ App 3 ☐ App 4	\$		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
Personal and Other Loans/Leases etc						
Lender	Monthly Payment	Refinance?	Ownership	Amount Owed		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
	\$	☐ Yes ☐ No	☐ App 3 ☐ App 4	\$		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
Credit Cards/Store Cards/Overdrafts/Li	ines of Credit					
Lender	Limit	Refinance?	Ownership	Amount Owed		
	\$	☐ Yes ☐ No	☐ App 3 ☐ App 4	\$		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
	\$	☐ Yes ☐ No	☐ App 3 ☐ App 4	\$		
	\$	☐ Yes ☐ No	☐ App 3 ☐ App 4	\$		
Other Liabilities or Purchase Payment F Lender	acility e.g. "Afterpa Limit	y, Zip Pay, Store Refinance?	Layby etc." Ownership	Amount Owed		
	\$	Yes No	App 3 App 4	\$		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
	\$	Yes No	☐ App 3 ☐ App 4	\$		
			TOTAL TARY TTTE			
			TOTAL LIABILITIES	\$		
	Do you have a HEC	C/UELD L LID		L #		
	Do you have a file.	S/HELP debt?	Yes No Amoun	(\$		
I/we declare that the personal finance details of my knowledge.	·		<u> </u>			
	s information given and	d attached to this a	<u> </u>	omplete to the best		
of my knowledge. Applicant 3/Applicant/Director/Guaran	s information given and	d attached to this a Applicant 4/App	pplication is correct and c	omplete to the best		

LOAN DECLARATION ACKNOWLED	GEMENT		
I apply for consideration of the loan refer Application. I declare that the information to this application is correct and complete knowledge. I acknowledge that Maitland trading as The Mutual Bank will rely on the provided to enable it to decide whether of loan to me and if The Mutual Bank becominformation is not correct and complete, if loan available to me.	n given and attached e to the best of my Mutual Limited ne information or not to grant a nes aware that this	If yes, please provide details:	
I undertake to notify The Mutual Bank if information changes before the loan is no contract and that my application is subject The Mutual Bank with any contractual of of any financial undertakings will be set documents. 3. Have you ever been bankrupt or insolver scheme or arrangement, assigned your consatisfied court judgements made again Applicant/Guarantor 1 Yes No Applicant/Guarantor 2 Yes No Applicant/Guarantor 3 Yes No Applicant/Guarantor 4 Yes No Applicant Yes No Applicant Yes No Applicant Yes No Applicant Yes Yes No Applicant Yes	nade available to me. t a legally binding ect to approval by bligations in respect out in subsequent nt, entered into a estate or had any nst you?	 4. I am aware that The Mutual Bank may proceed to any agent who referred me to the the Bank may receive fees or commission relating to the sale of products to me. I compayment of any fees and commissions resolved to the sale of products to me. I compayment of any fees and commissions resolved to the Mutual Bank has advised me that I so independent legal, financial or other advisant loan contracts. I have been informed that the Bank may retain any fees and chapaid, even if we do not proceed with the 	e Bank, and that as from third parties consent to the aftered to above. Thould obtain the before signing at that fees and an Application and anarges that I have
In making application I declare that I am or WARNING: Under the National Credit Cod or misleading representation that is material	le you may be liable to		
Applicant/Guarantor 1 Signature	Date	Applicant/Guarantor 2 Signature	Date
Name		Name	
Applicant/Guarantor 3 Signature	Date	Applicant/Guarantor 4 Signature	Date
Name		Name	

PRIVACY PERMISSION to obtain and disclose credit and personal information

What information can be used and disclosed?

The Privacy Act allows Maitland Mutual Limited ('we', 'us', 'our') ACN 087651983 (The Mutual Bank) to use and disclose personal information we collect about you for the primary purpose for which it was collected and for related secondary purposes that you would reasonably expect. In connection with providing credit to you, personal information may include credit information, such as:

- 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
- sensitive information such as information relating to your citizenship or residency status and biometric data, like facial images
- 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
- 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.

When and why do we collect information?

Before, during or after the provision of our products and services to you, we may collect your personal information for the purposes of providing products and services to you and managing our business. When providing credit to you, this may include assessing your application for consumer or commercial credit or to be a guarantor, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments.

Some laws require us to obtain personal information about you before we provide you with particular products or services or process particular transactions in which you are involved - e.g. laws relating to anti-money laundering and counterterrorism financing, consumer credit, taxation and real property transactions.

If you do not provide us with the personal information we request, we may not be able to consider your application for credit or provide other products and services.

Who can give or collect information?

For the purpose of providing products and services to you and managing our business, we may give your personal 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.

In addition, in connection with providing credit to you, we and the Credit Providers mentioned below may:

- obtain a commercial and consumer credit report containing personal information about you from a credit reporting body
- obtain personal information about you from your employer and any referees that you may provide.
- 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:

- 119
- our related companies
- any introducer, dealer or broker referred to in a loan application
- any agent or contractor of ours assisting in processing a loan application, and
- any loan originator.

Disclosure to overseas recipients

We may disclose your personal information to overseas recipients. However, if we do disclose information to overseas recipients, we will do so on the basis that the information will be used only for the purposes set out in this document.

Important information about credit reporting bodies

If you apply for or hold any kind of credit with us, we may disclose information about you to a credit reporting body. That includes disclosing that you are in default under a credit agreement or have committed a serious credit infringement, if that is the case. (Specifically, we may disclose information to or collect information from Equifax, whose privacy policy and contact details are at www.equifax.com.au and Dun & Bradstreet, whose privacy policy and contact details are at www.dnb.com.au and Experian, whose privacy policy and contact details are at www.experian.com.au). Credit reporting bodies collect credit information about individuals which they provide as credit reports to credit providers and others in the credit industry to assist them in managing credit risk, collecting debts and other activities.

"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.

PRIVACY PERMISSION to obtain and disclose credit and personal information - continued

Disclosure to insurers and guarantors

Lenders' mortgage and trade insurers

In connection with providing credit to you, a lenders' mortgage insurer or a registered trade insurer may obtain credit information 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.

Guarantors

In connection with providing credit to you, 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 the guarantor informed about the guarantee.

Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example a referee), you are authorised to do so; and you agree to inform that person about who we are, how to contact us, and how to obtain our Privacy Policy, and that we will use and disclose their personal information for the purposes set out in this Notice and that they can gain access to that information by contacting us.

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 www.themutual.com.au provides additional information about how we handle your personal information. It

explains 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 Privacy (Credit Reporting) Code, and how we will deal with your complaint. We will give you a copy of our Privacy Policy on request.

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.

Consumer Data Right

The Consumer Data Right gives you the right to:

- access some of the data (including personal information) held about you by us and by other data holders ('CDR Data');
- consent to an accredited third party accessing your CDR Data held by us; and
- consent to us accessing your CDR Data held by another data holder.

We have a policy about our management of CDR Data. It is available through our website. You can also get an electronic or hard copy from us on request.

Contact Us

Privacy Officer

Our Privacy Officer's contact details are:

Address:

Privacy Officer Maitland Mutual Limited PO Box 2487 Green Hills NSW 2323

Telephone: 1300 688 825 Email: info@themutual.com.au

Applicant/Guarantor 1 Signature	Date	Applicant/Guarantor 2 Signature	Date
Name		Name	
Applicant/Guarantor 3 Signature	Date	Applicant/Guarantor 4 Signature	Date
Name		Name	