

**Privacy Consent and Authority:**

In handling your personal information, **Prestige Group** is committed to complying with the Privacy Act 1988 and the National Privacy Principles.

**How and why we collect your personal information**

We collect personal information from you when you apply for or use our products and services. In particular, we collect it so we can:

- provide you with the products and services you require, which may include financial and insurance products and services; and
- provide you with information about products and services available to you from **Prestige Group** and associated businesses.

**Providing Your Personal Information to Other Organisations**

In providing products and services to you it may be necessary for us to provide your personal information to other organisations with which we conduct business. This includes Vow Financial Pty Ltd (ACN 138 789 161) which is our mortgage aggregator.

Other such organisations include related entities, mortgage managers, lenders, solicitors and legal advisers, accountants and auditors, printers and mailing services, insurers, collection agents, conveyancers and government agencies which regulate our products and services.

Your personal information is only provided to those entities to the extent necessary to enable us to provide our products and services to you.

The information contained within this application will be used solely for the use of assessing my/our eligibility to obtain credit in relation to the scenario provided above, and will not be provided to any third parties for any other purpose, other than where required by law.

I declare that the information provided in this application is true and accurate to the best of my knowledge.

**Marketing Information**

If you consent to us doing so, we may provide you with information from time to time about new products and services available to you from **Prestige Group**, or other businesses with whom we have a relationship. Your consent to our providing this information to you will be implied unless you notify us that you do not wish to receive this information.

I/we do not wish to receive marketing information from <b>Prestige Group</b>	<input type="checkbox"/>
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**If your personal information is not provided:**

In order to provide products and services to you and to assist you in applying for a home loan and related products and securities, we require information about you. If you do not provide us with all of the information we request we may be unable to supply to you the product or service that you require.

**Fees:**

I acknowledge that a consultation fee of \$395 will be payable by me to Prestige Group prior to having my application lodged to a lender. Any Consultation fees paid will be refunded upon settlement of my loan. If my loan does not result in settlement within 6 months of the date of this agreement, the fee will become non-refundable. The Consultation fee is not payable to Prestige Group if; I have previously settled a loan or property purchase through Prestige Group and am a returning customer; or, I have been provided written confirmation that this fee will be waived by a Prestige Group Consultant prior to signing this agreement.

**Your rights:**

The Privacy Act gives you rights to access the personal information we hold about you, and you can ask us to correct the information if it is inaccurate. You can gain access to the information we hold about you by contacting us at 1300 732 595 or enquiries@prestigegrp.com.au.

I acknowledge receipt of Prestige Group’s Financial Services Credit Guide, and I have read and understood the information provided. Please contact us prior to signing this document if you have not received the Financial Services Credit Guide, and/or have any queries regarding the information in this document.

**Signed:**

X \_\_\_\_\_

X \_\_\_\_\_

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

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

Date: \_\_\_\_\_

Date: \_\_\_\_\_

X \_\_\_\_\_

X \_\_\_\_\_

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

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

Date: \_\_\_\_\_

Date: \_\_\_\_\_



Phone: 1300 732 595

Fax: 03 8677 1151

Email: enquiries@prestigegrp.com.au  
Level 1, 1 Queens Road, Melbourne VIC 3004

### Credit Report Authority Form

Authority for an agent to obtain an individual's credit information file held by a credit reporting agency  
(Privacy Act 1988)

I/We \_\_\_\_\_ (Applicant's Name)  
\_\_\_\_\_ (Applicant's Name)

Authorise **Prestige Group** to act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency.

This authority only applies to **Prestige Group** Team Members in connection with:

- An application, or proposed application, by me/us for credit
- My/our having sought advice in relation to existing credit

Applicant 1 Name:

D.O.B:

Drivers Licence #:

Current Address:

Previous Address

X \_\_\_\_\_ / / \_\_\_\_\_

Signed & Dated by the Applicant/s

Applicant 2 Name:

D.O.B:

Drivers Licence #:

Current Address:

Previous Address

X \_\_\_\_\_ / / \_\_\_\_\_

Signed & Dated by the Applicant/s

### Credit Card Authorisation for Payment of Fees

THIS SECTION MUST BE COMPLETED FOR PAYMENT OF FEES

Credit Card Authorisation for Payment of Consultation Fee

**Credit Card Authorisation must be provided below prior to your application being processed.**

Card Type: VISA      Mastercard      Other: \_\_\_\_\_

Cardholder Name: \_\_\_\_\_

Car Number: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ / \_\_\_\_      Exp: \_\_ / \_\_      CVV: \_\_\_\_

I agree to pay a Consultation Fee of \$\_\_\_\_\_ with the understanding that the fee is refundable only on settlement of my home loan application. Should my application not proceed to settlement for any reason within 6 months, I will forfeit my consultation fee to Prestige Group.

Signature of Cardholder: \_\_\_\_\_

Date: \_\_\_\_\_

PLEASE FORWARD ME AN INVOICE FOR ALTERNATIVE PAYMENT OPTIONS

Client Name: \_\_\_\_\_

Client Email Address: \_\_\_\_\_

Client Postal Address: \_\_\_\_\_

\_\_\_\_\_

Direct Bank Deposit

Online PayPal Deposit



Phone: 1300 732 595

Fax: 03 8677 1151

Email: enquiries@prestigegrp.com.au  
Level 1, 1 Queens Road, Melbourne VIC 3004

### INSURANCE DISCLAIMER

CLIENT NAME(S): \_\_\_\_\_

RESIDENTIAL ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

I/We, \_\_\_\_\_ confirm that a consultant from Prestige Group has contacted me/us regarding Life & Income Protection Insurance.

The Consultant has offered me/us a free, no obligation consultation with a Professional Insurance Specialist to assess my/our current situation and to discuss my/our possible need for this Insurance in relation to my/our recent property purchase and/or finance application.

The Consultant has also explained the importance of insuring against death, permanent disability, trauma or loss of income in relation to my/our ability to continue to make mortgage repayments, and in turn the risk of my/our security property being foreclosed on by my/our Lending Institution.

Please arrange a Consultation for me/us to meet with your Financial Planner to discuss our insurance needs.

OR

I/We hereby advise that I/we do not wish to proceed with an Insurance Consultation from Prestige Group, and/or I/we have or will arrange this cover elsewhere, and am aware that Prestige Group cannot be held liable for any future financial hardship incurred as a result of my new property purchase, and my/our new debt being taken out in relation to this purchase/refinance.

#### SIGNED

X \_\_\_\_\_  
SIGNATURE

X \_\_\_\_\_  
SIGNATURE

X \_\_\_\_\_  
PRINT NAME

X \_\_\_\_\_  
PRINT NAME

X \_\_\_\_\_  
DATE

X \_\_\_\_\_  
DATE