

GUARANTOR/SURETY(S) DECLARATION



- I/We are over the age of eighteen (18).
- I/We have not had any judgement or other legal proceedings (including mortgagee sale) against me/us.
- I/We have not been shareholders or officers of any private company of which a manager, receiver and/or liquidator has been appointed.
- I/We have not committed an act of bankruptcy. I/We have never been bankrupt or insolvent.
- There are no legal proceedings of any nature whatsoever pending against me/us including any police or criminal action.
- I/We also hereby acknowledge and accept that this loan application will be assessed based upon the financial information disclosed by me/us and the borrower. I/We acknowledge that any change to my/our or the borrowers financial circumstances from that disclosed may lead to a review of the terms of approval and possible withdrawal of the facility.
- I/We confirm that we have been given the opportunity to seek independent financial and legal advice relating to this application and proposed loan. I/We have elected to/not to * obtain this advice (*delete as applicable).

I/We hereby authorise **PERPETUAL TRUSTEE COMPANY LIMITED/LISMORE MANAGEMENT CORPORATION LIMITED/EAST COAST MORTGAGE TRUST** the proposed lender or its nominee to complete whatever enquiries it reasonably believes are required to enable it to evaluate this Application for Finance including enquiries concerning my/our creditworthiness. I/We acknowledge that the proposed lender may seek further information from me/us where it deems necessary to enable it to complete its evaluation

PRIVACY PROTECTION OF INFORMATION:

PROTECTION OF YOUR PRIVACY

Giving Information to a Credit Report Agency

Perpetual Trustee Company Limited/Lismore Management Corporation Limited/East Coast Mortgage Trust may give information about me to a credit reporting agency, but only limited kinds of information allowed by the Privacy Act 1988 (Commonwealth). This includes:-

- my/our identity particulars – this only includes name, sex, date of birth, current known address, two immediately previous addresses, your current and last my/our identity particulars – this only includes name, sex, date of birth, current know address, two immediately previous addresses, your current and last known employer and your drivers licence number.
- The fact that I/We are a guarantor or surety to this credit application.
- The fact that Perpetual Trustee Company Limited/Lismore Management Corporation Limited/East Coast Mortgage Trust is a current credit provider to an entity to which I/We are a guarantor or surety.
- Perpetual Trustee Company Limited/Lismore Management Corporation Limited/East Coast Mortgage Trust may list overdue payment(s) under a guarantee on our personal credit file where I/We have been notified of the borrowers default and 60 days have lapsed since such notification was given by Perpetual Trustee Company Limited/ Lismore Management Corporation Limited and East Coast Mortgage Trust has taken steps to recover the amount of the overdue payment from me/us.
- In specified circumstances, that in the opinion of Perpetual Trustee Company Limited/ Lismore Management Corporation Limited/ East Coast Mortgage Trust, I/We have committed a serious credit infringement.
- That the credit for which I/We are a guarantor or surety has been paid or discharged.

You can gain access to the information provided. Contact Perpetual Trustee Company Limited/Lismore Management Corporation Limited /East Coast Mortgage Trust for details of how this may occur.

Access to Consumer Credit Information and Commercial Credit Information for a Commercial Credit Application

For the purpose of assessing this application for credit, I/We consent to Perpetual Trustee Company Limited/ Lismore Management Corporation Limited/East Coast Mortgage Trust obtaining a report containing information about my consumer and commercial activities for commercial credit worthiness, from a business which provides information about the consumer and commercial credit worthiness of persons, for purposes connected with my/our guarantee/surety.

Exchanging information with other Credit Providers

I/We agree to Perpetual Trustee Company Limited/Lismore Management Corporation Limited/East Coast Mortgage Trust checking personal information about me with any credit provider named in this credit application, and with other credit providers that may be named in a credit report issued by a credit reporting agency, or as considered necessary for purposes connected with my guarantee/surety.

I understand that this information can include any information about my 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.

Authority to disclose certain information to joint applicants.

I/We understand that if Perpetual Trustee Company Limited/Lismore Management Corporation Limited/East Coast Mortgage Trust declines this finance application due to adverse information on my/our personal or commercial credit file, then each applicant for the credit may be notified that the application has been declined wholly or partly on information derived from a personal or commercial credit report relating to me/us as a guarantor/surety.

Guarantors other Acknowledgements and Consents

In addition to the above Privacy Act 1988 (Commonwealth) obligations, I/We acknowledge that Perpetual Trustee Company Limited/Lismore Management Corporation Limited/ East Coast Mortgage Trust:

- Have the right to confirm details of any information I have provided in connection with my guarantee/indemnity.
- That my obligations as a guarantor will continue unchanged regardless of any change in circumstances including due to death, disablement or illness of myself, an officer bearer or key employee.

I/We agree that if the borrower(s) application for credit is approved this agreement remains in force until the credit provided to the applicant(s) is paid or discharged.

Acknowledgement

I/We have read, understand and agree to the acknowledgements and consents relating to the protection of my/our privacy.

Signatures of GUARANTOR/SURETY (s) and Date

Signature:

Signature:

Date

Date