

Required documents checklist

Please refer to the Residential Lending Guidelines for detailed requirements.

This checklist is a guide only as other information may be requested.

Standard for all applications	1	2
<ul style="list-style-type: none"> - 'Customer identification checklist' including clear copy of photo ID (please note a birth certificate is not an acceptable form of identification) - Application form (also see OTHER below for Companies and Trusts) - 'Declaration as to purpose of loan / joint nomination' form 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>Income verification</p> <p>PAYG</p> <ul style="list-style-type: none"> - Two (2) payslips less than 1 month old showing current salary / wage and year-to-date income (must be computer generated showing employer's name and ABN, and borrower's name); OR - Three (3) months of bank statements showing electronic payment with employer name evident <p>If above not available, at least two (2) of the following documents:</p> <ul style="list-style-type: none"> - Employment Contract - Employer letter on company letterhead stating annual income, position, basis and term of employment - One (1) computer generated payslip - Most recent PAYG summary or Tax Assessment Notice (if PAYG less than 12 months – latest 2 PAYG summaries) <p>Self employed or company</p> <ul style="list-style-type: none"> - Most recent 2 years' full tax returns (business and personal) AND most recent 2 years' tax assessment notices <p>Rental income</p> <ul style="list-style-type: none"> - Proof of rental income on investment properties by letter from managing real estate agent, rental statements, current lease / tenancy agreement or FirstMac valuation (if new purchase). 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>Loan type (one of the following)</p> <p>Purchase existing property</p> <ul style="list-style-type: none"> - Full copy of purchase contract signed and dated by both purchaser and vendor <p>Construction</p> <ul style="list-style-type: none"> - Signed and dated land and building contract AND plans and specifications <p>Refinance current property</p> <ul style="list-style-type: none"> - Last 6 months of all loan statements and Rates Notice 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p>Other</p> <p>Loans in a company name</p> <ul style="list-style-type: none"> - Loan application in company name including assets and liabilities statement, AND - Loan application in guarantor / director's name(s) including assets and liabilities statement <p>Loans in a trust name</p> <ul style="list-style-type: none"> - Copy of trust deed - Loan application in trust name including assets and liabilities statement, AND - Loan application in trustee(s) name(s) including assets and liabilities statement <p>Evidence of source of deposit</p> <ul style="list-style-type: none"> - 3 months' bank statements showing genuine savings; OR - For First Home Owner loans: evidence of sufficient funds to meet equity requirements and all associated costs - First Home Owners Grant application form if applicable 	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>



Originator ID (OID) 365
 Broker ID (BID) 23852
 Brokerage fee \$ _____
 Full application fee \$ _____
 Application no (AID) _____

Tell us your story

Broker's company name: SAM Loans

Broker's email / mobile for loan processing notifications: _____

Applicant 1

Full name		<input type="checkbox"/> M <input type="checkbox"/> F	Home ph ()
<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto		Date of birth / /	Mobile
Current address		Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
State P/C			
Previous address (if less than 3 years at current address)		Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
State P/C			
Current occupation & employer		Years	Work ph ()
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self If self employed ABN:			
Previous occupation & employer		Years	Phone ()
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self			
Drivers licence no.	Age of dependants	Email address	

Applicant 2

Full name		<input type="checkbox"/> M <input type="checkbox"/> F	Home ph ()
<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto		Date of birth / /	Mobile
Current address		Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
State P/C			
Previous address (if less than 3 years at current address)		Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
State P/C			
Current occupation & employer		Years	Work ph ()
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self If self employed ABN:			
Previous occupation & employer		Years	Phone ()
<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self			
Drivers licence no.	Age of dependants	Email address	

Details of nearest living relative not residing with you
 Name: _____ Phone: () _____
 Address: _____

Details of nearest living relative not residing with you
 Name: _____ Phone: () _____
 Address: _____

Salary	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Family allowance	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Existing rents	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Other income	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$

Salary	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Family allowance	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Existing rents	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$
Other income	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Yearly	\$

Address of property to be purchased / security offered	Postcode	Estimated value
		\$
Address of additional security offered	Postcode	Estimated value
		\$
Solicitor's name:	Phone: ()	Total security
Finance due date: ___/___/___		\$

Loan purpose (please specify in detail)

Details	<input type="checkbox"/> Loan 1 or <input type="checkbox"/> Split 1 (please tick one above)	<input type="checkbox"/> Loan 2 or <input type="checkbox"/> Split 2 (please tick one above)	<input type="checkbox"/> Loan 3 or <input type="checkbox"/> Split 3 (please tick one above)	<input type="checkbox"/> Loan 4 or <input type="checkbox"/> Split 4 (please tick one above)
Type of loan	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> LOC
Repayments	<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only (term yrs)	<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only (term yrs)	<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only (term yrs)	<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only (term yrs)
Loan amount	\$	\$	\$	\$
Loan product				
Interest rate	%	%	%	%
Loan term	years	years	years	years

Total loan(s) amount	\$	LVR	%
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Assets	
Land & buildings	Value
1.	\$
2.	\$
3.	\$
Motor vehicles	
1.	\$
2.	\$
Cash	\$
Total deposit(s) paid	\$
Furniture	\$
Other assets	
1.	\$
2.	\$
3.	\$
Total assets	\$

Liabilities			
Mortgages	Lender	Monthly repayments	Amount owing
1.		\$	\$
2.		\$	\$
3.		\$	\$
Hire purchase			
1.		\$	\$
2.		\$	\$
Overdraft		\$	\$
Credit card limit		\$	
Personal loans		\$	\$
Other loans			\$
1.		\$	
2.		\$	\$
3.		\$	\$
Total liabilities			\$

Surplus (Total assets minus total liabilities) \$

Credit card authority — I hereby authorise application and associated fees for this loan application to be charged to my credit card.

The application and associated fees deposit is \$ 500 or \$ _____ (including GST)

MasterCard Visa Diners Club American Express

Card number: _____ Card expiry date: _____ / _____

Card holder name: _____ Card holder signature: _____

Declarations by applicant and guarantor: I/We have made an application for credit from Credit Asset management Limited (T/A SAMLoans) ABN 98 094 294 363 ("SAMLoans"). I/We agree that SAMLoans (and any other financier who at any time provides or has any interest in the credit) can do any of the following at any time: 1. Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit. 2. Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit. 3. Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payment from me/us. 4. Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default. 5. Seek from and use or give to another credit provider (including without limitation and any other credit provider who has lent money on the same security) any information about me/our credit worthiness, credit standing, credit history or credit capacity. In particular, SAMLoans may provide a credit reference on me/us. 6. Seek from and use or give to any originator, broker, financial consultant, accountant, lawyer, or any other adviser acting in connection with any financing or related services provided or proposed to be provided to me/us any consumer, personal, financial, or commercial credit information. 7. Provide information to credit reporting agency personnel or commercial information about me/us. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that SAMLoans is a current credit provider to you; payments which become overdue more than 60 days, and for which action has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of SAMLoans you have committed a serious credit infringement; and that credit provided to you by SAMLoans has been paid or otherwise discharged. 8. Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation. 9. Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us. 10. Seek and use employment and income information about me/us to assess an application for consumer credit or commercial credit. I/We acknowledge that: 1. SAMLoans may be paid and retain fees, margins and commissions in respect of the credit arranged by SAMLoans. 2. SAMLoans has not provided any financial planning advice or investment advice and has not made any representation as to the financial viability or prudence of the proposed transaction. 3. Any decision to lend is not an indication of the soundness of any investment I/We make. 4. Any valuation relied upon by the lender to assess this application for finance is for the purpose of the lender only. 5. I/We have received the product sheet, and accept the terms on the product sheet, which override any oral representations. I/We (jointly and severally) in consideration of SAMLoans processing this loan application agree to pay SAMLoans Application, Valuation and Documentation Fees. I/We agree to pay all costs and expenses regarding this application including but not limited to legal, documentation and search fees should the application not proceed or be withdrawn. I/We declare I/We have never been declared bankrupt and that there are no outstanding judgments against me/us. I/We declare that to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and correct, and that no information, which might affect the decision of the credit provider, has been withheld. Unless indicated below I/We consent to SAMLoans using and disclosing information about me/us for the purposes of direct marketing and agree to being contacted by SAMLoans and its business partners to be informed about products and services that I/We may be interested in.

Signed Applicant 1 / Guarantor 1

_____ Dated ___ / ___ / ___

Signed Applicant 2 / Guarantor 2

_____ Dated ___ / ___ / ___

Declaration by Introducer or Introducer's Agent: I declare that I have sighted and validated and/or will sight and validate all the original documents of all copies of documents associated with this loan application forwarded or to be forwarded to FirstMac Limited ABN 59 094 145 963 ("FirstMac") and its associated entities and I declare that I have given to the Applicant/s / Guarantor/s a copy of the FirstMac Personal Information Collection Statement and relevant Comparison Rate Schedule.

Introducer Name: _____

Signed: _____ Dated ___ / ___ / ___

Customer Identification Checklist

Anti-Money Laundering & Counter Terrorism Financing Act 2006

Part 2 of the *Anti-Money Laundering & Counter Terrorism Financing Act 2006* requires the information in this form to be collected and verified for EACH person associated with this application as required for the relevant customer type. Where you are the introducer of the loan please ensure that you follow the relevant lender's procedures. Clear and legible photocopies of the original customer documents including at least one containing a photograph of the person are to be certified as true copies and attached hereto.

CUSTOMER NAME _____

SELECT ONE Borrower Guarantor Other

CUSTOMER TYPE	SECTIONS TO BE COMPLETED	
Individual	Section A and Section B	<input type="checkbox"/>
Sole Trader	Section A, Section B and Section C	<input type="checkbox"/>
Company (Pty and Ltd)	Section D, Section A (for at least ONE director) and Section B	<input type="checkbox"/>
Company (Public)	Section B only	<input type="checkbox"/>
Trust	Section E, Section A (where the trustee is an individual) and Section B or Section E, Section D, Section A (where the trustee is a company) and Section B	<input type="checkbox"/>
Partnership	Section F, Section A (for at least ONE partner) and Section B	<input type="checkbox"/>

Face to face verification was carried out by:-

Name of certifying officer as per attached form: _____ Occupation: _____

MFAA / FBAA AML / CTF Certification No (if applicable): _____

Face to face verification by the introducing broker or Mortgage Manager was **not** possible because (state reason):

Introducer Certification:

This form has been checked by:

Name : _____ Signature _____

MFAA / FBAA AML / CTF Certification No: _____ Date / /

A AML CUSTOMER — INDIVIDUAL

Please complete one form for each person associated with this application and attach a copy of all documents sighted. At least one of the documents checked **must be a Category A document** that contains photograph of that person such as a Passport or a Driver's Licence that conforms with the details listed below and is marked as a Category A* document below. Overseas residents must include a passport.

Name of applicant/guarantor/director: _____

Type of check	Points available	Points scored															
Passport* (Category A) <input type="checkbox"/> Current or expired within the last 2 years. Cancelled passport not acceptable.	70	<input type="text"/>															
Drivers Licence* (Category A) Issued under law within Australia. Containing either a photo or a signature. Current Driver's Licence or Learner's Permit	40	<input type="text"/>															
Identification Card Containing a photo and signature - Public service employee	25	<input type="text"/>															
- Tertiary Educational Institution eg. Student card	25	<input type="text"/>															
Credit / Debit / ATM / Passbooks Issued by another financial institution. Documents issued by the same source should only be counted once. eg. If Visa Card & MasterCard are issued by the same bank, only one may be counted	<table border="0"> <tr> <td>Name of document</td> <td><input type="text"/></td> <td style="text-align: center;">25</td> <td style="text-align: center;"><input type="text"/></td> </tr> <tr> <td></td> <td><input type="text"/></td> <td style="text-align: center;">25</td> <td style="text-align: center;"><input type="text"/></td> </tr> <tr> <td></td> <td><input type="text"/></td> <td style="text-align: center;">25</td> <td style="text-align: center;"><input type="text"/></td> </tr> </table>	Name of document	<input type="text"/>	25	<input type="text"/>		<input type="text"/>	25	<input type="text"/>		<input type="text"/>	25	<input type="text"/>	<table border="0"> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Name & Address verified from A rating authority eg land rates Land Titles Office record The records of a public utility One per utility only. eg electricity, water, gas, Telstra accounts Membership card of a professional or trade association where the signatory is a member	<table border="0"> <tr><td style="text-align: center;">25</td><td style="text-align: center;"><input type="text"/></td></tr> <tr><td style="text-align: center;">25</td><td style="text-align: center;"><input type="text"/></td></tr> <tr><td style="text-align: center;">25</td><td style="text-align: center;"><input type="text"/></td></tr> <tr><td style="text-align: center;">25</td><td style="text-align: center;"><input type="text"/></td></tr> </table>	25	<input type="text"/>	25	<input type="text"/>	25	<input type="text"/>	25	<input type="text"/>	<table border="0"> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> <tr><td><input type="text"/></td></tr> </table>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
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Medicare card	25	<input type="text"/>															
Where applicant has been personally known to the person completing the check for not less than two years.	25	<input type="text"/>															
Total points achieved (100 Minimum)		<input style="border: 2px solid black;" type="text"/>															

Identification details

Passport number

Place of issue

Date of issue Expiry date Date of birth

Licence number State

Expiry date Date of birth

Issued by Reference number Expiry date

Issued by Account number Expiry date

Name of person giving information

Title, rank, or designation Telephone number

Address

Postcode

Medicare card issued at Valid to date: Medicare card number

Number of years I have known the applicant

This form can be completed by any of the following – a solicitor, a justice of the peace, a commissioner for declarations, a serving police officer, a consular official or the person taking the loan application

I certify: I have sighted the original documents used to identify all individuals

The documentation provided is current or within acceptable time frames

All photographic identification is a "reasonable likeness" to the individual

Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction

Face to face verification of the customer was carried out by me

Name of certifying officer: _____ Signature: _____ Date: _____

Occupation: _____ Address: _____ Daytime Tel No: _____

MFAA / FBAA AML / CTF Certification No: _____

B TRANSACTION INFORMATION

Location of asset being purchased with the loan (if any):

Address of security property (if any):

Source of funds for repayment or investment (provide details of account):

C CUSTOMER – SOLE TRADER

Collect information and verify the identity of the individual as per Part A

Collect the Transaction Information as per Part B

AND collect the following (no need to verify)

Full name of business:

Principal place of business:

ABN issued to the business:

D CUSTOMER – COMPANY (Pty and Ltd, but not listed companies)

Collect the name of ALL directors

Collect information *and* verify the identity of at least ONE director and ALL guarantors as per Part A

Collect the Transaction Information as per Part B

Collect the name of ALL shareholders owning more than 25% of the company (no need to verify under Part A)

AND collect the following (no need to verify):

Full name of company as registered by ASIC:

ACN issued to the company:

Full address of the company's registered office:

Full address of the company's principal place of business:

E CUSTOMER - TRUST

If the trustee(s) is an individual, collect information and verify the identity as per Part A for EACH individual trustee

If the trustee(s) is a company, collect information as per Part D (no need to verify)

Collect the Transaction Information as per Part B

AND collect the following (no need to verify):

Full name of the trust:

Type of trust (eg unit, discretionary, hybrid):

Unless the trust is widely held (10 or more unit holders), the full name of each beneficiary or a description of the class of beneficiaries of the trust:

F CUSTOMER – PARTNERSHIP

Collect information as per Part A for all partners

Verify the identity as per Part A for at least one partner

Collect the Transaction Information as per Part B

AND collect the following (no need to verify)

Full name of partnership:

Full address of the partnership's principal place of business (if any):



Section 1: Declaration as to purpose of credit

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 or investment purpose (or for both purposes)

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

Signed: _____ Dated: ____/____/____

Full name: _____

Signed: _____ Dated: ____/____/____

Full name: _____

Section 2: Joint nomination form

Each borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document under the Consumer Credit Code.

This form may be signed by joint borrowers who wish to nominate one of them as the person who will receive notices and other documents relating to the loan (so that they don't have to each receive their own copy of any notices and other documents).

By signing below, you give up the right to be provided with information direct from the Lender, and nominate one of you to receive this information.

Nomination

I / We nominate _____ (full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me / all of us.

Only a person who is a Borrower may be nominated. Any Borrower who has signed this form can advise the Lender at any time in writing that they wish to cancel their nomination. Following any cancellation, the Lender will from then on provide each joint Borrower with their own separate copy of any notice or other document under the Consumer Credit Code.

Signed: _____ Dated: ____/____/____

Full name: _____

Signed: _____ Dated: ____/____/____

Full name: _____



FirstMac Limited & related companies

Personal Information Collection Statement and Privacy Policy

About our Privacy Policy

At FirstMac Limited, and our related companies FirstMac Services Pty Ltd, FirstMac Origination Pty Ltd, FirstMac Mortgages Pty Ltd and First Mortgage Company Pty Ltd, we believe an individual's right to keep their personal information private is important and so we are committed to protecting and maintaining the privacy, accuracy and security of your personal information.

Our commitment in respect of personal information is to abide by the National Privacy Principles for the protection of personal information, as set out in the *Privacy Act* and other relevant law.

This Privacy Policy sets out our commitment in respect of personal information that you may provide us.

What is "personal information"?

Personal information is any information about you that identifies you or by which your identity can be reasonably determined.

Why we collect your "personal information"

We collect and receive personal information from our customers or from other business referrers in order to conduct our business, including assessing and obtaining approval for loans. From time to time we may also offer other products and services.

To enable us to maintain a successful business relationship with you, we may disclose your personal information to other organisations that provide products or services used or marketed by us. The types of organisations to which we are likely to disclose information about you include other mortgage intermediaries, lenders, valuers, lenders mortgage insurers, surveyors, accountants, credit reporting agencies, and lawyers. We may also disclose your personal information to any other organisation that may have or is considering having an interest in your loan, or in our business.

How we collect your information

Where reasonable and practical, we will collect your personal information directly from you. In certain cases we will collect your personal information from third parties. For example, we may need to collect personal information from a credit reporting agency, your representative (such as your legal adviser), your financial adviser, your employer, or publicly available sources of information.

To whom we will disclose your personal information

Where possible, we will inform you, at or before the time of collecting your personal information, the types of organisations that we intend to disclose your personal information to.

Prior to disclosing any of your personal information to another organisation, we will take all reasonable steps to satisfy ourselves that:

- (a) the organisation has a commitment to protecting your personal information at least equal to our commitment; and
- (b) you have consented to us doing so.

Sometimes we are required or authorised by law to disclose your personal information. Circumstances in which we may disclose your personal information would be to a Court or Tribunal in response to a request or in response to a subpoena or to the Australian Taxation Office.

Direct marketing

From time to time we may use your personal information to provide you with current information about mortgage loans, special offers you may find of interest, changes to our organisation, or new products or services being offered by us or any company we are associated with.

If you do not wish to receive marketing information, you may at any time decline to receive such information by contacting our offices by telephoning 1800 651 898 or by writing to us at FirstMac Limited, Level 40 Riverside Centre, 123 Eagle Street, Brisbane QLD 4000. We will not charge you for giving effect to your request and will take all reasonable steps to meet your request at the earliest possible opportunity.

You have access to your information

You can access most of the personal information we hold about you and request corrections. This right is subject to some exceptions. For example, you may not obtain access to information relating to existing or anticipated legal proceedings or if your request is vexatious. If we deny you access to the personal information we hold about you, an explanation will be provided to you.

You can request access to your information by contacting us on **1800 651 898** or by writing to:

**The Privacy Manager
FirstMac Limited
Level 40 Riverside Centre
123 Eagle Street Brisbane QLD 4000**

This service is free unless the information you request requires significant research or preparation time. Before we act upon requests of this nature, we will tell you how much this service will cost.

During the course of our relationship with you we will ask you to inform us if any of your personal information has changed.

If you wish to make any changes to your personal information, you may contact us. We will generally rely on you to assist us in informing us if the information we hold about you is inaccurate or incomplete.

Business without identifying you

In most circumstances it will be necessary for us to identify you in order to successfully do business with you, however, where, it is lawful and practicable to do so, we will offer you the opportunity of doing business with us, without providing us with personal information. Such a situation would be where you make general inquiries about interest rates or current promotional offers.

Where sensitive information is collected, stored, used or transferred about you, we will only use this information if you have consented or in the exercise or defence of a legal claim. Sensitive information is information relating to your racial or ethnic origin, political persuasion, memberships in trade or professional association or trade unions, sexual preferences, criminal record, or health.

How safe and secure is your personal information that we hold?

We will take reasonable steps to protect your personal information by storing it in a secure environment, and when the information is no longer needed for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified.

We will also take reasonable steps to protect any personal information from misuse, loss and unauthorised access, modification or disclosure.

Further information

You may request further information about the way we manage your personal information by writing or emailing us.

Change in our Privacy Policy

We are constantly reviewing all of our policies and attempting to keep up to date with market expectations. Technology is constantly changing, as is the law and market place practices. As a consequence we may change this Privacy Policy from time to time or as the need arises.

This Privacy Policy came into existence on 1 May 2009.