

The Brown & Hurley Group P/L (ACN 010 732 966)

Registered office: 26 Burnside Road, Yatala Qld 4207, Postal address: PO Box 1166, Beenleigh Qld 4207 - Ph: (07) 3441 7000 - Fax: (07) 3441 7070

Applicant's Details (All Applicants to Complete)

Please specify the nature of this application

Company **Sole Trader** **Partnership** **Trust** **Other (specify):**

If Trust, a copy of the trust deed must be provided

Company Name/Trading Name/Individual (s) Name:

ABN: **ACN:**

Registered Business Address:

Postal Address (if same as address "As above"):

Nature of Business:

Primary Contact (Name):

Phone Number: (H) **(W)** **(MOB)**

Facsimile: **Do you quote order numbers?** Yes No

Accounts Contact Name: **Contact Number:**

Email:

Individual(s) Director(s)/Proprietor(s)/Guarantor(s) Details

Name: **Date of Birth:** **Drivers Licence:**

Address:

Name: **Date of Birth:** **Drivers Licence:**

Address:

If additional directors/guarantors, please attach a separate sheet with appropriate details

Trade References

Name: **Ph Number:**

Email: **Fax Number:**

Name: **Ph Number:**

Email: **Fax Number:**

Name: **Ph Number:**

Email: **Fax Number:**

Estimated Monthly Credit Required \$ (this will be subject to Credit Approval)

Have you ever had or are there any current judgements or legal proceedings against you? Yes No

Credit Application Including Applicable Guarantee Provisions: This Deed Witnesses:

1. Parties

- (a) "Brown & Hurley" means The Brown & Hurley Group Pty Ltd; and
- (b) The Applicant as defined in "Page 1"; and
- (c) Any party to the Guarantee as set out in the Director's Deed of Guarantee **if the Guarantee is executed** and this Credit Application shall incorporate those provisions herein applicable to the Guarantee and for the purposes of construing obligations under this Deed, to the extent necessary, "Applicant" shall include "Guarantor" and vice versa, mutatis mutandis.

2. Acceptance

- (a) Brown & Hurley may approve this Application by notice in writing, or by extending credit. Upon acceptance, the Applicant and Guarantors agree/s to comply with these Terms & Conditions to the extent they are affected by them.
- (b) Any instructions received by Brown & Hurley from the Applicant for the supply of goods or services and/or the Applicant's acceptance of goods or services supplied by Brown & Hurley constitute acceptance of the terms and conditions herein.

3. Credit Limit

The credit limit is the amount notified to the Applicant in writing that Brown & Hurley is willing to extend under these standard Terms & Conditions at its absolute discretion. In the event Brown & Hurley agrees to extend the credit limit, this Deed applies to all credit extended to the Applicant.

4. Payment

The due date for payment of the total amount owed to Brown & Hurley in respect of all goods and services purchased is net 30 days of date of statement or as stated by Brown & Hurley on their invoice statement.

- (a) The Applicant is in default if full payment is not received within these credit terms.
- (b) Payment must be made to the address shown on the Monthly Statement or Invoice.
- (c) The Applicant(s)/Guarantor(s) guarantee(s) the payment of the purchase price due by the Applicant under this agreement.
- (d) The Applicant(s)/Guarantor(s) shall indemnify Brown & Hurley against loss resulting from the Applicant's/Guarantor(s) failure to make payment including but not limited to interest and legal costs when a solicitor owned client and/or indemnity basis.
- (e) The Applicant(s)/Guarantor(s) guarantees the payment of the purchase price due by the Applicant under this Agreement.

5. Fees

- (a) The Applicant(s)/Guarantor(s) agrees to pay any fees or charges which Brown & Hurley at its discretion, may decide to implement from time to time.
- (b) "Fees" include and are not limited to transaction fees, dishonoured cheque fees, government fees, account fees, replacement card fees, search fees, credit card payment fees, stamp duty, and any other fee which may be implemented.
- (c) Changes will be notified in writing prior to implementation.

6. Default

If the Applicant fails to pay in accordance with these Terms and Conditions, the Applicant agrees to pay 1.50% per month calculated monthly from the due date plus all legal and collection costs including on a solicitor – own client basis. This Term and Condition does not merge upon termination.

7. Retention of Title and Personal Property Securities Act 2009 (PPSA)

- (a) Where any goods or products have been or are to be supplied on credit, title in the goods or products shall remain in Brown & Hurley until such time as full payment for the goods or products is received. Where those goods or products have been paid for but have not been on-sold or otherwise dealt with in a third party transaction and the goods or products remain ascertained, then those goods or products shall be charged as a security to secure payment of any other monies due and outstanding to Brown & Hurley.
- (b) Brown & Hurley's staff or agents may enter any premises where goods or products are located in order to take possession of those goods or products at any reasonable time after the due date for payment for the particular goods or products or any goods or products has passed.
- (c) The Applicant must pay all costs associated with recovery and/or recaption of unpaid goods or products.
- (d) This retention of title clause shall constitute a chargeable security interest in favour of Brown & Hurley pursuant to the PPSA and a purchase monies securities interest (PMSI) pursuant to the PPSA.

8. Termination

Either party may terminate the agreement at any time by notice to the other in writing. Upon termination, all amounts owing to Brown & Hurley shall become immediately due and payable and the obligations under this Deed shall not expire or cease unless and until such payment is made in full.

9. Charge over Personal Property Collateral of the Applicant/ Guarantor

- (a) The Applicant/Guarantor as the beneficial owner states that it is absolutely entitled to grant this security interest and hereby charges in favour of Brown & Hurley all his, her or its personal property present and future and wheresoever situated including but not limited to uncalled capital, goods, chattels moveable fixtures and fittings (even if temporarily affixed to realty for their better enjoyment), stock in trade, plant, book debts, and goodwill with the payment to Brown & Hurley of all monies secured by this Deed. Such security interest shall be a non-circulating and specific security interest on all of the above mentioned personal property now or in the future belonging to the Applicant/ Guarantor and a circulating security interest on all other assets and property of the Applicant/ Guarantor.
- (b) The Applicant/Guarantor has no power to create any security interest ranking in priority or of equal rank to this Deed without first obtaining Brown & Hurley's written consent. The Applicant/ Guarantor has no power before this circulating security interest becomes non-circulating to create a subsequent security interest on any of his, her or its property.
- (c) In the event of the Applicant/Guarantor's default in the strict observance of the repayment terms of this Credit Agreement and Guarantee, Brown & Hurley shall be at liberty to appoint a receiver and or manager of the Applicant/ Guarantor as the case may be without derogating from its other rights under this Deed of Credit Application/Guarantee.
- (d) The Applicant/Guarantor irrevocably appoints Brown & Hurley and any receiver or manager appointed by Brown & Hurley to be the Applicant/ Guarantor's joint and several attorneys to execute sign and perform in his, her or its name and on his, her or its behalf all Agreements, Deeds, Instruments, acts and things whatsoever which the Applicant/Guarantor is required or reasonably expected to execute sign and perform under the covenants contained in this Deed and/or Agreement and generally to use the Applicant/ Guarantor's name in the exercise of all or any of the powers conferred on Brown & Hurley or any receiver or manager appointed by Brown & Hurley as the case may be.

10. Charge over Real Property of Applicant

To the extent that any monies remain outstanding between the Applicant and Brown & Hurley, that indebtedness shall constitute a charge over any real property held by the Applicant and such charge may be registered by Brown & Hurley as a charge and constitutes in Brown & Hurley a caveatable interest. The Applicant as the case may be shall neither raise complaint nor require the lapsing of a caveat or charge as the case may be where Brown & Hurley registers such interest pursuant to this Deed of Credit. This chargeable interest accrues and is applicable under the *Real Property Act 1900* (NSW) and applicable interstate land registration Acts and under the Common Law.

11. Declaration:

- (a) I/we declare that the information provided by all Applicants and Guarantors in this application is true and correct and understand that Brown & Hurley may rely on such information to its detriment and if not true and correct this breach may constitute and attempt to or obtain benefit/financial advantage by deception and or may constitute actionable breach of contract, tort and or fraud giving rise to damages and compensation reasonably flowing from such breach.

- (b) I/we have read and understood the Terms & Conditions in this Deed of Credit Application and agree that, subject to Brown & Hurley 's acceptance of this application, those Terms & Conditions shall apply to the provision of credit, as a result of approval of this application.
- (c) I/we authorise Brown & Hurley to make any checks necessary to satisfy themselves that the information provided by me/us in this application is accurate, and to make any periodic checks and to give and to receive any priority and/or debt information deemed necessary for the continued assessment of my/our financial position.

12. Personal Property Securities Register (PPSR)

- (a) The Applicant/Guarantor consents to Brown & Hurley notifying this Credit Application Deed in the PPSR.
- (b) The Applicant/Guarantor agrees to do all things necessary to perfect this security interest, including but not limited to executing all necessary security documents for registration.
- (c) The Applicant must pay all costs associated with searches for and registration of this Credit Application Deed or any notification concerning it, except a discharge/ satisfaction of this security interest or any fee or cost exempted by law.

13. Personal Property Securities Act 2009 ("PPSA") Facilitation

- (a) For the purposes of this paragraph
 - (i) Financing statement has the meaning given to it by the PPSA;
 - (ii) Financing change statement has the meaning given to it by the PPSA;
 - (iii) "Security agreement" means the security agreement under the PPSA created between the Applicant/Guarantor and Brown & Hurley whether described as a security interest, charge or other expression herein and without limiting those other expressions; and "security interest" has the meaning given to it by the PPSA and without limiting the meaning in the PPSA includes this document however described and when executed either as a guarantee and/or as a credit application.
- (b) The Applicant/ Guarantor agrees that the Applicant/ Guarantor's execution of their respective parts of this document and the provisions set out herein constitute a security agreement for the purposes of the PPSA and create the security interest as set out in the respective executed document.
- (c) The Applicant/Guarantor shall:
 - (i) Execute any further document including but not limited to registration notices and forms and/or provide such further information as Brown & Hurley may reasonably require for the purposes of perfecting, registering and maintaining any security interest created herein. In this regard, the Applicant/Guarantor's co-operation in a timely manner is an essential term. Any failure to act in a timely manner by the Applicant/ Guarantor shall constitute a breach of the deed of guarantee or deed of credit application as the case may be.
 - (ii) Such assistance from the Applicant/ Guarantor shall include but is not limited to registering a financing statement or financing change statement in relation to a security interest in the PPSR; registering any other document required to be registered by the PPSA; or correcting any defect in a statement or other document under the PPSA however described.
- (d) The Applicant/ Guarantor shall indemnify or pay Brown & Hurley at Brown & Hurley's sole discretion for all expenses incurred or to be incurred in registering a financing statement or financing change statement in the PPSR or releasing any interest thereunder.
- (e) The Applicant/ Guarantor shall not create or cause or set in chain to be created a financing statement or financing change statement in respect of a security interest without the prior written consent of Brown & Hurley.
- (f) The Applicant/ Guarantor shall not register, cause to be registered or do any action or execute anything which may enable the registration of a financing statement or a financing change statement in relation to the Personal Property Secured herein in favour of a third party without the prior written consent of Brown & Hurley.
- (g) The Applicant/ Guarantor shall immediately advise Brown & Hurley of any material change in its business practices, corporate structure, financial structure and solvency which would otherwise jeopardise the security interests of Brown & Hurley.
- (h) Brown & Hurley and the Applicant/Guarantor agree that sections 96, 115 and 125 of the PPSA do not apply to the security interest created by the deed of guarantee and/or deed of credit Application herein.
- (i) The Applicant/Guarantor hereby waives its, his, her or their rights to receive notices under sections 95, 118, 121 (4), 130, 132 (3)(d) and 132 (4) of the PPSA.
- (j) The Applicant/ Guarantor waives its, his, her and their rights as a grantor and or a debtor pursuant to sections 142 and 143 of the PPSA.
- (k) The parties agree that the Applicant is the debtor for the purposes of Section 275(6)(a) of the PPSA and that the parties will not disclose information of the kind mentioned in Section 275(1) of the PPSA. This clause constitutes a confidentiality agreement for the purpose of Section 275(6)(a) of the PPSA.

14. Construction

Where this New Account Application Form is executed simultaneously to or in contemplation of a General Deed of Guarantee and Indemnity, then they shall be read together. To the extent of any inconsistency between this document and the General Deed of Guarantee and Indemnity, this document shall prevail. This document together with any General Deed of Guarantee and Indemnity (if any) constitutes the entire agreement of the parties and supersedes any other prior writing or agreement or representation.

15. Applicable Law

These terms and conditions are governed by the law in force in the state or territory where the account is held. The parties submit to the jurisdiction of the courts of the state or territory where the account is held.

16. Severability

If any part of these terms and conditions is for any reason unenforceable, that part must be read down to the extent necessary to preserve its operation. If it cannot be read down, it must be severed.

17. Interpretation

The rule of interpretation of this Agreement contra proferentem is abrogated.

18. Good Faith and Commerciality

The Applicant/Guarantor agrees as an essential term of this Deed to act in good faith, and honestly and in furtherance of the commercial efficacy intended by this Deed of Agreement.

Executed by The Brown & Hurley Group P/L (ACN 010 732 966) pursuant to s127 of the Corporations Act 2001 (Cth)	Signed, sealed and delivered by APPLICANT 1 (pursuant of s127 of the Corporations Act 2001) (if Applicant is a company)	Signed, sealed and delivered by Guarantor 1	Signed, sealed and delivered by Guarantor 2
Signature:	Signature:	Signature:	Signature:
Name:	Name:	Name:	Name:
Position:	Position:	Position:	Position:
Date:	Date:	Date:	Date:
in the presence of:	in the presence of:	in the presence of:	in the presence of:
Witness:	Witness:	Witness:	Witness:

Between	The Brown & Hurley Group Pty Ltd (ACN 010 732 966) (" Brown & Hurley ")	and		("The Applicant")
---------	---	-----	--	-------------------

GUARANTOR'S DEED OF GUARANTEE: THIS DEED WITNESSES:

1. I/We acknowledge that I/we have read and understand the terms and conditions of sale New Account Application and Credit Application attached to this form.
2. I/We [insert Guarantor's name]
guarantee as a security interest and charge as collateral under the *Personal Property Securities Act 2009* (Cth) (**PPSA**) on my/our own behalf and on behalf of the Applicant/s (the "Applicant") on page 1 in favour of Brown & Hurley all my/our personal property present and future and wheresoever situated including uncalled capital and items as further set out in the Deed of Guarantee and Credit Application with the payment to Brown & Hurley (the secured party) of all monies secured by this Agreement for goods or products purchased by the applicant and further guarantee that the Applicant shall comply with all its obligations relating to the **credit terms and the terms and conditions of supply and Deed of Credit Application attached hereto and incorporated into this guarantee**. The Guarantor/s jointly and severally guarantee the performance of the Applicant/s' obligations set out in the deed of credit application. The Guarantor/s acknowledge and agree that they guarantee the obligations of the Applicant, but also covenant as set out herein to perform their own guarantee obligations as set out in the guarantors deed of guarantee and those obligations in the credit terms and conditions of supply in the deed of credit application applicable to the guarantors.
3. I/we agree to indemnify Brown & Hurley against any loss it suffers including but not limited to interest and legal costs on a solicitor – own client basis as a result of the Applicant not complying with its obligations pursuant to the terms and conditions attached hereto.
4. I/We acknowledge and agree that the guarantee and indemnity set out herein is a continuing guarantee and indemnity and does not come to an end until released in writing by Brown & Hurley.
5. The Guarantor/s further covenants with Brown & Hurley that the monies owing shall be repaid on the written demand of Brown & Hurley after the happening of any of the following events:
 - (a) The Applicant's default in the due or punctual payment to Brown & Hurley of any monies that comprise part of the monies owing; or
 - (b) The Applicant's failure to rectify any default in the due or punctual observance or performance of any of the Applicant's other obligations under this agreement within seven (7) days or such other reasonable period in the circumstances as Brown & Hurley may in its absolute discretion require; or
 - (c) If the security interest is or becomes wholly or partly void or voidable or unenforceable; or
 - (d) If the Applicant or Guarantor by act or omission detrimentally in Brown & Hurley's reasonable opinion affects Brown & Hurley's security interest; or
 - (e) If the Applicant or Guarantor disposes of or otherwise deals with any of the collateral the subject of the security interest created by this Deed including but not limited to the book debts, stock or goods, without Brown & Hurley's prior written consent; or
 - (f) If execution or other court process is levied on any collateral forming part of the security interest; or
 - (g) If the Applicant/s or Guarantors/s becomes a bankrupt or goes into liquidation or assigns its or their property or part of it to the benefit of creditors, enters into a composition agreement, part X arrangement under the *Bankruptcy Act*, compounds its, his or hers or their debts as the case may be however described.
6. I/We acknowledge and agree that this deed incorporates the PPSA facilitation provisions as set out below in the deed of credit application. I/We acknowledge and agree that this Deed may be registered at any time by Brown & Hurley in the Personal Property Securities Register ("PPSR") pursuant to the PPSA.
7. The costs associated with registration of this Deed in the PPSR shall be paid by the Guarantors/Applicant.
8. This guarantee is given even though there may be no consideration between Brown & Hurley and the Guarantor(s) and is given in Deed form for that reason.
9. Without detracting from Brown & Hurley's rights under this Deed of Guarantee, none of the following events varies or discharges the Guarantor's liability to Brown & Hurley:
 - (a) Granting of time, credit, indulgence or any concession to the Applicant / Guarantor; or
 - (b) Varying altering or disputing the Applicant/Guarantor liability under this Deed; or
 - (c) The Applicant/Guarantor dying or becoming legally incapable
10. The Applicant/Guarantor further agrees that so far as any money remains owing to Brown & Hurley under this Deed, the Applicant/Guarantor must not do any of the following things without obtaining Brown & Hurley's prior written consent regardless of whether or not the Guarantor has become liable to pay the debt owing:
 - (a) Attempt to reduce the Applicant/Guarantor's liability under this Guarantee and indemnity; or
 - (b) Make any claim or enforce any right against Brown & Hurley; or
 - (c) Prove any debt in competition with Brown & Hurley if the Applicant/Guarantor is placed into liquidation or receivership of bankruptcy
11. Notwithstanding anything to the contrary in this Guarantee, Brown & Hurley shall be at liberty without notice to me/us at any time and without in any way discharging me/us from liability hereunder, to accept payment from the Applicant in cash or by means of negotiable instruments and to treat me/us in all respects as though I/we were jointly and severally liable with the company and it shall not be necessary for BROWN & HURLEY to seek recovery first from the Applicant/s.
12. To the extent that any monies remain outstanding between the Applicant and Brown & Hurley, that indebtedness shall constitute a charge over any real property held by the Guarantor and such charge may be registered by Brown & Hurley as a charge and constitutes in Brown & Hurley an equitable and caveatable interest. The Guarantor or Guarantors as the case may be consents to the registration of any such charge and or caveat and shall neither raise complaint nor require the lapsing of a caveat or charge as the case may be where Brown & Hurley registers such interest pursuant to this Deed of Guarantee. This chargeable interest accrues and is applicable under the *Real Property Act 1900* (NSW) and applicable interstate, land registration Acts and under the Common Law.
13. The Guarantors acknowledge that prior to executing this deed I/we have been offered and/or understand that I/we may seek independent legal advice as to the effect of this deed, the securities set out and incorporated in it and its terms and that I/we enter into this deed having either obtained such independent legal advice or waiving the right to such legal advice.
14. The Guarantor warrants as an essential term that he/she/they have knowledge of the Applicant's financial circumstances and further warrants as an essential term that the Applicant is solvent and that this Agreement will not render the Applicant insolvent.

15. The applicant or guarantors hereby acknowledge and give consent to Brown & Hurley that they hereby charge in favour of Brown & Hurley, and all the estate interest and other land or other assets, whether tangible or intangible, freehold or leasehold, which they now have any legal or beneficial interest in, or later acquire any such interest with payment of all monies owed by the Applicant to Brown & Hurley, and shall upon demand execute such documents in a registerable form, or do such other things as Brown & Hurley requests to get further or better effect to the security granted by me/us, and consent to lodging by the company of a caveat or caveats which note Brown & Hurley's interest over any such land or property. In the event that the Applicant/Guarantor should neglect or fail to deliver the requested instrument of security or consent within five working days, the Applicant/Guarantor hereby appoint the company to be our lawful attorney for the purpose of executing and registering such instruments.

<p>Signed, sealed and delivered by Guarantor 1</p> <p>Signature:</p> <p>Name:</p> <p>Position:</p> <p>Date:</p> <p>in the presence of:</p> <p>Witness:</p>	<p>Signed, sealed and delivered by Guarantor 2</p> <p>Signature:.....</p> <p>Name:</p> <p>Position:</p> <p>Date:</p> <p>in the presence of:</p> <p>Witness:</p>	<p>The Brown & Hurley Group Pty Ltd (ACN 010 732 966) Signed sealed and delivered in accordance with s127 of the Corporations Act 2001 (Cth) (if applicable):</p> <p>Signature:</p> <p>Name:</p> <p>Position:</p> <p>Date:</p> <p>in the presence of:</p> <p>Witness:</p>
--	---	---

Privacy Act Notification and Consent

The following notifications (required under section 21C of the *Privacy Act 1988* (Cth)) are provided on behalf of **The Brown & Hurley Group Pty Ltd**.

You can contact B & H at:

Privacy Officer
Brown & Hurley
PO Box 1166
Beenleigh, QLD 4207
(07) 3441 7000
yatala.admin@brownandhurley.com.au

B & H may collect and use personal information, including credit information, for the purposes detailed below.

Some of the information may be provided to credit reporting bodies, such as Veda Advantage Information Services and Solutions Limited (**Veda**) and Dun & Bradstreet (Australia) Pty Ltd (**D & B**). Credit reporting bodies may include the information in reports provided to other credit providers to assist them to assess your credit worthiness.

If you fail to meet your payment obligations in relation to consumer credit, or if you commit a serious credit infringement, B & H may be entitled to disclose this to a credit reporting body.

B & H is unlikely to disclose credit information or credit eligibility information to any entities that do not have an Australian link.

If you do not provide the information requested, B & H may refuse to provide credit, or we may not be able to provide you with a requested facility or service.

You have the right to:

- Obtain a copy of the B & H's Privacy Policy, available at www.brownandhurley.com.au. This policy also deals with the management of credit-related personal information.
- Obtain a copy of Veda's policy about the management of credit-related personal information. A copy of this policy is available at www.veda.com.au.
- Obtain a copy of D & B's policy about the management of credit related personal information. A copy of this policy is available at www.dnb.com.au.
- Request access to the credit information and credit eligibility information B & H holds about you and request correction of that information, by contacting our Privacy Officer at yatala.admin@brownandhurley.com.au. Information about how you may access and correct the credit information and credit eligibility information B & H holds about you is set out in B & H's Privacy Policy.
- Make a complaint about the failure of B & H to comply with the Privacy Act or the Credit Reporting Privacy Code (CR Code). Information about how to make a complaint, and how that complaint will be dealt with, is set out in B & H's Privacy Policy.
- Inform credit reporting bodies not to use or disclose credit reporting information about you for the purpose of pre-screening of direct marketing by a credit provider (however you may still receive direct marketing communications from B & H). You can inform Veda and D & B in writing at:

Veda Solutions Group
GPO Box 964
NORTH SYDNEY NSW 2059
Email: customerrelations@veda.com.au

Website: www.mycreditfile.com.au

D & B
PO Box 7405
St Kilda Road
MELBOURNE VIC 3004
Public Enquiries: 1300 734 806
Website: www.checkyourcredit.com.au

or by completing the Do Not Contact form at: www.donotcontact.com.au

- Request a credit reporting body not to use or disclose credit reporting information about you if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

General Consent for Use and Disclosure of Credit-Related Information

The following authorisation is provided for B & H.

You agree that B & H can do any of the following at any time:

1. **Commercial credit information:** Seek and use commercial credit information about you to assess an application for consumer credit or commercial credit, for credit guarantee purposes or for securitisation purposes.
2. **Consumer credit information:** Seek and use consumer credit information about you to assess an application for commercial credit or consumer credit, for credit guarantee purposes or for securitisation purposes.
3. **Provide information to credit reporting bodies:** If you apply for any kind of credit, give to an Australian credit reporting body personal or credit information about you. The information may include:
 - (a) your identity particulars such as your name, sex, date of birth, current and previous addresses, current and last employer and your driver's licence number;
 - (b) the fact that an information request has been made in relation to you;
 - (c) the fact that credit has been applied for, the type of credit applied for and the amount;
 - (d) the fact that B & H or the credit provider is a current consumer credit provider to you, the type of consumer credit provided, the maximum amount of consumer credit available, the date the relevant credit contract was entered into and the date the credit was terminated or otherwise ceases to be in force;

- (e) whether you are solely or jointly liable for consumer credit, or whether you have agreed to be a guarantor (as applicable);
 - (f) agreed terms and conditions for the repayment of an amount of credit;
 - (g) your repayment history including:
 - (i) whether or not you have made a payment on time, or missed a payment obligation;
 - (ii) the day on which the payment in question was due and payable; and
 - (iii) if you make payment after the day on which it was due and payable, the day on which you make the payment;
 - (h) defaults in relation to payments of more than \$150 that are overdue for at least 60 days and for which default notices have been issued;
 - (i) repayments of default listed amounts, or notice that a previously listed default amount is no longer overdue;
 - (j) any new arrangement B & H or the credit provider may enter into with you subsequent to a default listing;
 - (k) in specified circumstances, that in our opinion you have committed a serious credit infringement; and
 - (l) the fact that credit provided to you has been repaid or otherwise discharged, or that a credit arrangement has otherwise come to an end.
4. **To avoid default:** Seek credit reporting information for the purpose of assisting you to avoid defaulting with respect to any consumer credit provided by B & H or the credit provider, provided B & H or the credit provider has a reasonable basis for believing that you may be at significant risk of defaulting.
 5. **Debt collection:** Seek information about you from a credit reporting body to disclose to debt collectors for the purpose of collecting overdue payments in relation to consumer or commercial credit provided by B & H or the credit provider. The types of information B & H or the credit provider may provide to a debt collector include identification information, court proceedings information, personal insolvency information and information about overdue payments.
 6. **Credit referencing:** Seek from and use or give to another Australian credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity for any purpose associated with assessing an application for commercial or consumer credit, managing a credit agreement, managing default under a credit agreement, collecting overdue payments or any other purpose permitted under the Privacy Act.
 7. **Exchange of information with advisers, auditors and contractors:** Seek from and use or give to any mortgage originator, broker, financial consultant, accountant, lawyer or other advisor, auditor or contractor acting in connection with any financing provided or proposed to be provided to you, or to any party whom you are guaranteeing, any personal information, credit information or credit eligibility information.
 8. **Securitisation:** Disclose any credit or personal information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with your loan.
 9. **Guarantors:** Provide credit-related information and other personal information, notices, statements, documents and financials to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or who has provided property as security for any credit provided to you, for the purpose of a potential guarantor considering whether to offer to act as a guarantor or to offer property as security for credit, for the purpose of keeping a guarantor informed about their guarantee, or for a purpose related to the enforcement of a guarantee.
 10. **Administrative and loan management purposes:** Use and disclose your personal information to establish, provide and administer any credit facility provided by B & H or the credit provider and to perform any other internal administrative and management functions and operations directly related to the provision or management of commercial or consumer credit by B & H or the credit provider. This includes the sharing of information between B & H and the credit provider for the purpose of managing your loan.
 11. **Serious credit infringements:** Disclose your personal information to another credit provider with an Australian link, or to enforcement bodies, in relation to serious credit infringements, provided B & H or the credit provider believes on reasonable grounds that you have committed a serious credit infringement.
 12. **Disputes:** Disclose your personal information to a recognised external dispute resolution scheme of which B & H or the credit provider is a member.
 13. **Additional disclosure:** Disclose personal information as required or permitted by law or a court/tribunal order.
 14. **Related Entities:** Disclose your personal information to related entities of B & H as defined under the *Corporations Act 2001* (Cth).

Verification of Identity

You agree that B & H and the credit provider may use your personal information for assessment and verification purposes in compliance with the *Anti-Money Laundering and Counter Terrorism Financing Act 2006* (Cth) (**AML/CTF Act**). In order to comply with its obligations under the AML/CTF Act, the credit providers may request further personal information from you, even if such personal information was previously obtained.

Sensitive Information

If we request sensitive information about you (such as membership of a trade association, health information or criminal record), you consent to its collection and use for any of the purposes set out in this document.

Privacy Policy

You agree that B & H may use your personal information for any of the purposes disclosed in B & H's Privacy Policy at www.browinandhurley.com.au.

Authority to obtain Employment Information from Employer

You acknowledge and agree that:

- (1) B & H may contact your employer to confirm your employment and income details should this be required to assist with the approval of the loan application.
- (2) You or your finance representative must advise B & H immediately should any aspect of your employment conditions change between signing this application and the settlement of the loan.
- (3) Changes to your circumstances may affect loan approval.

Acknowledgements

The undersigned acknowledges:

- (a) B & H and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by B & H; and
- (b) Receipt of the B & H Privacy Collection Statement.

.....
Signature

.....
Print full name

.....
Date