

# Loan Switching Request

## Purpose of this form

Please use this form to request for a switch or split of a current Home Loan, Commercial Loan or other loan account permitted by the Bank, or for a switch of Loan Repayment Options, or for a security substitution for a Home Loan. After this form is completed, it may be faxed, emailed or handed in the completed form to a Bank of China branch staff member or the Borrower(s)'s broker.

**For assistance during business hours, please visit any of Bank of China Retail Branches; or**  
**Call 02 8871 5782 during business hours**



For assistance outside business hours, please call **24 Hours Customer Service Hotline**: Australia: 180095566 / Overseas: +61 3 9670 6200  
The Bank can also be contacted by: **Email** [mortgageservice.au@bankofchina.com](mailto:mortgageservice.au@bankofchina.com) or by visiting website at [www.bankofchina.com/au](http://www.bankofchina.com/au)

## Branch/Broker Details (For Office Use Only)

<b>Branch Name</b>	<b>BSB No.</b>	<b>Contact Number:</b>	<b>Staff/Broker/ID (if applicable)</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>CCAS No.</b>	<b>Prepared by (full name)</b>	<b>Authorized by (full name)</b>	<b>Request Received on</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="DD/MM/YYYY"/>

## Section 1 – Customer and Loan Account Details 贷款账户信息

### Borrower Name(s) (as per loan agreement)

借款人姓名:

### Loan Account Number

贷款账号:

**Loan Type that you currently have: please tick (✓)**

贷款类型:

Variable Rate Home Loan   
 Fixed Rate Home Loan   
 Business/Commercial Loan   
 Others, please specify:

浮动利率住房贷款   
固定利率住房贷款   
商业贷款   
其他, 请注明:

## Section 2 – Loan Switching Request Details 贷款转换申请信息

### 1. Switching Your Loan Product (changing your current loan product to another loan product within the same loan type) / 贷款产品转换

Borrower(s) are not permitted to switch between different loan types that we offer (e.g. from a Home Loan to a Commercial Loan or a Personal Loan) and your Loan Switching Request is subject to the Bank's approval.

I/We request to switch my/our existing loan product to another loan product within the same loan type

我/我们要申请将现有贷款产品转换成另外一款贷款产品

New Loan Product 新贷款产品名称	Current Loan Balance 当前贷款余额	Available Redraw Amount 可再支款的金额	Remaining Loan Term in Years 贷款剩余期限	Interest Rate for New Loan Product 新贷款产品的利率
	\$	\$	yrs	% p.a.

Select one of the following repayment options / 选择以下还款方式:

**Principal and Interest** / 本金加利息

I/We would like to pay:  fortnightly commencing from / 双周还款, 开始生效日期

monthly commencing from / 月还款, 开始生效日期

specified repayment amount/ 固定还款金额\$

(Unless the Borrower(s) specify the repayment amount, the Bank will calculate the minimum amount of repayment required and debit that amount to your DDR Nominated Account)

- Interest Only / 只付利息**
- Current Interest Only period and nominating to continue until expiry of the period  
 继续保持当前只偿还利息的还款方式，直到期限结束为止
- OR / 或**
- New Interest Only period of  years  
 新申请，只付利息\_年

**2. Splitting Your Loan (splitting your current loan into two or more loan accounts with different loan products) / 拆分贷款账户**

I/We request to split my/our existing loan \$  to the following loan accounts:  
 我/我们要申请将现有贷款\$ 按照以下方式进行拆分

New Loan Product 新贷款产品名称	Amount of split loan account 贷款余额	Available Redraw Amounts 可再支款的金额	Remaining Loan Terms in Years 贷款剩余期限	Interest Rate for New Loan Product 新贷款产品的利率
A.	\$	\$	yrs	% p.a.
B.	\$	\$	yrs	% p.a.

Select one of the following repayment options / 选择以下还款方式:

Loan account A / 贷款账户 A

**Principal and Interest / 本金加利息**

- I/We would like to pay:  fortnightly commencing from / 双周还款，生效日期
- monthly commencing from / 月还款，生效时期
- specified repayment amount/ 固定还款金额\$

(Unless the Borrower(s) specify the repayment amount, the Bank will calculate the minimum amount of repayment required and debit that amount to your DDR Nominated Account)

**Interest Only / 只付利息**

- Currently Interest Only period and nominating to continue until expiry of the period  
 继续保持当前只偿还利息的还款方式，直到期限结束为止
- OR / 或**
- New Interest Only period of  years  
 新申请，只付利息\_年

Loan account B / 贷款账户 B

**Principal and Interest / 本金加利息**

- I/We would like to pay:  fortnightly commencing from / 双周还款，生效日期
- monthly commencing from / 月还款，生效时期
- specified repayment amount/ 固定还款金额\$

(Unless the Borrower(s) specify the repayment amount, the Bank will calculate the minimum amount of repayment required and debit that amount to your DDR Nominated Account)

**Interest Only / 只付利息**

- Currently Interest Only period and nominating to continue until expiry of the period  
 继续保持当前只偿还利息的还款方式，直到期限结束为止
- OR / 或**
- New Interest Only period of  years  
 新申请，只付利息\_年

### 3. Switching Your Loan Repayment Options / 改变贷款还款方式

- I/We request to switch my/our existing loan repayment option to one of the following repayment options:  
我/我们要申请将现有贷款的还款方式更改为以下方式

Notes: Commencement Date: The change of the Borrower(s)'s loan repayment option will take effect from the date of the next statement of account after receipt of this request.

- Principal and Interest / 本金加利息**

I/We would like to pay:  fortnightly commencing from / 每周还款, 生效日期  
 monthly commencing from / 月还款, 生效日期  
 specified repayment amount/ 固定还款金额\$\_\_\_\_\_

DD/MM/YYYY
DD/MM/YYYY
\$ _____

(Unless the Borrower(s) specify the repayment amount, the Bank will calculate the minimum amount of repayment required and debit that amount to your DDR Nominated Account)

- Interest Only / 只付利息**

Currently Interest Only period and requesting to extend the Interest Only period for another  years  
(Interest Only period requested must be greater than 5 years)

当前的还款方式为只付利息, 申请将只付利息的期限延长, 再\_\_年

**OR / 或**

Currently on Principal and Interest repayments option and requesting to switch to an Interest Only period of  years  
当前的还款方式为本金加利息, 申请将还款方式更改为只付利息\_\_年

(For Interest Only loans monthly repayments are required. Maximum Interest Only period over the life of the loan is 5 years. Further extension may be granted upon the Borrower(s)'s application.)

### 4. Substitution of Security (applicable to Home Loan only) / 押品置换

- I/We request to substitute the security property (ies) held under existing Bank of China (Australia) Limited mortgage(s) for my/our home loan with another new security. We request for the release of the existing security held by the Bank over the following property located at / 我/我们要申请将抵押给银行的住房物业进行置换。请将以下抵押物业释放:

Street Address / 街名	Suburb / 区	State / 省	Postcode / 邮编
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Proposed Settlement Date for the release / 计划交割日期:  /  /

Please provide details of the substitute property to be provided as security / 请将抵押物业置换成以下物业:

Street Address / 街名	Suburb / 区	State / 省	Postcode / 邮编
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Are you purchasing the property? / 是否为购买的物业?  Yes  No

Purchase Price / 购买价格 \$

Proposed Settlement Date for the purchase / 计划交割日期  /  /

- Sale and purchase to occur on the same day.**

买卖物业的交易发生在同一天

This is called "simultaneous settlement", which means that the Borrower(s) have arranged for the settlement date of the sale of the Borrower(s)'s existing property to occur on the same day as the settlement date for the purchase of the new property.

If this applies, please complete both this form and the *Discharge Request* form and provide the Bank with a copy of the Contract for Sale for each property. Please note that, in most cases, a valuation on the new property will be required and acceptance of the proposed security property will be subject to the Bank's credit approval.

Please NOTE that the Borrower will be required to signed further legal documentation required by the Bank to complete the security substitution before the substitution will take effect.

- Sale and purchase to occur on a different day**

买卖物业的交易日期不同

This may be the case if the Borrower(s) have not yet located a new property to purchase or the Borrower(s) are not able to negotiate for the settlement of the sale and purchase to occur on the same day.

The Bank may accept a certain amount of cash deposit made by the Borrower(s) into an account with the Bank to substitute the security property being released until the settlement for the purchase of the new property occurs. The Borrower(s) will grant a security interest in favour of the Bank over the Borrower(s)'s deposit account and cash deposit by way of entering into a Deed of Set-Off over deposit with the Bank to secure the loan as interim security. If this

arrangement has been properly put in place, at settlement date of the existing property, the Bank will release the existing security property being sold by the Borrower(s). The Borrower(s) will be bound by the terms and conditions under the existing home loan with the Bank and will continue to make the minimum repayments as required under the existing home loan agreement.

Please note that it is the Bank's absolute discretion to decide whether to accept such arrangement requested by the Borrower(s) and such an arrangement will only be available for a period of no more than 90 days from the date of the security substitution. If the Borrower(s) fail to find a new security property and arrange with the Bank to substitute the new property as a security for the loan with the Bank, the Bank will be entitled to exercise the Bank's rights under the Deed of Set-Off over deposit.

If this applies, please complete both this form and the *Discharge Request* form once the Borrower(s) have located a new security property. A copy of the Contract for Sale for the sale of the existing property and a copy of the Contract for Sale for the purchase of the new property are also required to be provided to the Bank. Please note that, in most cases, a valuation on the new property will be required and acceptance of the proposed security property will be subject to the Bank's credit approval.

**Please NOTE that, the Borrower will be required to signed further legal documentation required by the Bank to complete the security substitution before the substitution will take effect.**

### 5. Other Loan Switching Requests / 其他贷款转换申请

I/We request to switch my/our loan features as described below: 我/我们要办理贷款转换申请如下:

### Section 3 – Loan Switching Fees / 贷款转换费用

This loan switching request is subject to the Bank's credit approval<sup>1</sup>. Once it is approved and processed, a loan switching fee and other applicable fees and charges will apply and are payable by the Borrower(s). For more information of the credit fees and charges, please refer to the *Financial Table* in your "*Loan Agreement – Details*".

请注意：贷款转换申请需要获得信贷审批<sup>1</sup>，审批通过的申请方能办理。贷款转化申请涉及转化费及其他与申请相关的费用；这些费用需要借款人支付。有关具体的银行收费内容和收费标准，请详见贷款合同书。

Description of fees and Charges 费用名称	When the fee is payable 费用描述	\$ 金额\$
<b>Loan Product Switching Fee</b> 贷款产品转换费	Payable when the borrower applies to switch the existing loan product to another loan product within the same loan type	<b>300</b>
<b>Split Accounts Fee</b> 贷款拆分费	Payable when the borrower applies to split the loan into two or more accounts after the first drawdown	<b>150 per request</b>
<b>Variation to the Loan Repayment Option fee</b> 更改贷款还款方式	Payable when the borrower requests for an Interest Only extension or when the borrowers requests for a switch to an Interest Only period	<b>300</b>
<b>Portability/Substitution of Security fee</b> 押品置换	Payable when the borrower requests for a substitution of the security	<b>300</b>
<b>Loan Variation Fee</b> 再议费	Payable when the borrower applies for any changes to the terms and conditions of the existing loan	<b>300</b>

Please select one of the following payment options / 选择以下付款方式:

Nominated Direct Debit Request (DDR) Account / 已授权银行的指定扣款账号

Savings account held by Bank of China (Australia) Ltd / 开立在中国银行的存款储蓄账户

Account Name:

账户名:

Account Number:

账号:

Account Signature:

账户(户主)签名:

Over the Counter Deposit by / 直接在银行柜台支付:  Cash / 现金 or /或  Cheque / 支票

<sup>1</sup> Switching among **Principal and Interest** loan repayment options, i.e. fortnightly, monthly and fixed repayment, does not require credit approval.

在本金加利息还款方式之间进行转换，例如：双周、月或固定还款金额，无需做信贷审批。

**Section 4 – Additional Information we require from the Borrower(s) / 借款人信息**

Complete ONLY when the loan switching request requires credit approval. / 如果贷款转换申请需要信贷审批, 请填写。

1 <sup>st</sup> Borrower / 第一借款人		2 <sup>nd</sup> Borrower / 第二借款人 <sup>1</sup>	
Present Employer 当前雇主		Present Employer 当前雇主	
Employment Type 工作种类	<input type="checkbox"/> Fully Time 全职 <input type="checkbox"/> Part Time 兼职 <input type="checkbox"/> Self-employed 自雇 <input type="checkbox"/> Home Duties 家庭职责 <input type="checkbox"/> Others 其他	Employment Type 工作种类	<input type="checkbox"/> Fully Time 全职 <input type="checkbox"/> Part Time 兼职 <input type="checkbox"/> Self-employed 自雇 <input type="checkbox"/> Home Duties 家庭职责 <input type="checkbox"/> Others 其他
Gross Income 年(总)收入	Per annum	Gross Income 年(总)收入	Per annum
Length of Service 服务时间	Years Months 年 月	Length of Service 服务时间	Years Months 年 月
Occupation 职业		Occupation 职业	
Number of Properties Owned by borrower 拥有物业数量		Number of Properties Owned by borrower <sup>1</sup> 拥 有物业数量	
Number of Dependents 供养人数		Number of Dependents <sup>1</sup> 供养人数	
<b>Net Monthly Income / 月净收入</b>	<b>Amount \$ / 金额</b>	<b>Net Monthly Income / 月净收入</b>	<b>Amount \$ / 金额</b>
Monthly Salary/Wages 税后月薪 Regular Overtime 定期加班收入 Investment Income 投资收入 Rental Income 租金收入 Social Security Benefits 社会福利收入 Other Income, please specify 其他收入		Monthly Salary/Wages 税后月薪 Regular Overtime 定期加班收入 Investment Income 投资收入 Rental Income 租金收入 Social Security Benefits 社会福利收入 Other Income, please specify 其他收入	
<b>Total Net Income / 总净月收入</b>		<b>Total Net Income / 总净月收入</b>	
<b>Net Monthly Expenses / 月净支出</b>	<b>Amount \$ / 金额</b>	<b>Net Monthly Expenses / 月净支出</b>	<b>Amount \$ / 金额</b>
Proposed Loan Repayment 计划的房屋贷款支出 Existing Loan Repayment 现有的房屋贷款支出 Credit / Store Cards 信用卡支出 Rent / Board 租住/寄宿支出 Insurance (home contents; health; life and etc.) 保险支出 General Living Expenses <sup>2</sup> 一般生活支出 Others, please specify 其他支出		Proposed Loan Repayment 计划的房屋贷款支出 Existing Loan Repayment 现有的房屋贷款支出 Credit / Store Cards 信用卡支出 Rent / Board 租住/寄宿支出 Insurance (home contents; health; life and etc.) 保险支出 General Living Expenses <sup>2</sup> 一般生活支出 Others, please specify 其它支出	
<b>Total Net Expenses / 总净月支出</b>		<b>Total Net Expenses / 总净月支出</b>	

1. only applicable when it is different from borrower 1's. 如果第二借款人与第一借款人的信息一致, 请不要重复填写。

2. General living expenses include motor vehicles, rates, electricity, telephone, food, education and etc. 一般生活支出包括汽车费、汽油费、电费、水费、电话费、食物、教育费等。

**Section 5 – Borrower(s) Acknowledge and Authority / 借款人须知**

- ❖ By signing this form, the Borrower(s) agree to the changes requested on this form and agree to the following:
  - The borrower(s) request the Bank to change their existing loan agreement as per the completed section(s) on this Loan Switching Request.
  - The borrower(s) acknowledge that their request is subject to the Bank's requirements and approval.
  - The borrower(s) acknowledge that, if the Bank agrees to vary the loan agreement as set out in this request form, their loan agreement will be varied on the date when the Bank processes this request.

- The borrower(s) acknowledge that the Bank has the right to refuse the request.
- The borrower(s) are aware that there may be fees and charges applicable to this request and agree to continue with such request.
- The guarantor(s), *if applicable*, acknowledge that they have offered to support the borrower(s)' application for credit. The Bank will request the consent from the guarantor(s) if the switch request is subject to credit approval.

## ❖ Credit Reporting Collection Statement and Acknowledgment and Consent for purposes of the Privacy Act 1988

### Credit Reporting Collection Statement

**Bank of China Limited**, Sydney Branch ABN 29 002 979 955 and **Bank of China (Australia) Limited** ABN 28 110 077 822 (**we/us/our**) collect, use and disclose personal information and Credit-Related Information about individuals as set out below.

### Our Policies

#### Privacy Policy

Personal information is treated in accordance with our Privacy Policy. This policy contains information on:

- how we manage your personal information;
- how you may:
  - access your personal information held by us
  - seek correction of that information
  - make a complaint about a breach of the Australian Privacy Principles or about how we deal with such complaints.
- whether it is likely that we will disclose your personal information to entities that do not have an Australian link and, if so, the countries or regions in which those entities are likely to be located.

Our Privacy Policy may be obtained by visiting our website at [www.bankofchina.com/au](http://www.bankofchina.com/au) or by contacting us on 1-800-092-009 (toll free) or +61 2 8235 5810 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW public holidays or Bank Holiday).

#### Credit Reporting Policy

Credit-Related Information is treated in accordance with our Credit Reporting Policy. This policy contains information on:

- how we manage your Credit-Related Information;
- how you may:
  - access your Credit Eligibility Information held by us;
  - seek correction of your Credit Information or Credit Eligibility Information held by us; and
  - complain about a failure by us to comply with the credit reporting provision of the *Privacy Act 1988* (Cth) (**Privacy Act**) or the Credit Reporting Code and how we will deal with such complaints; and
- whether it is likely that we will disclose your Credit Information or Credit Eligibility information to entities that do not have an Australian link and, if so, the countries or regions in which those entities are likely to be located.

Our Credit Reporting Policy may be obtained by visiting our website at [www.bankofchina.com/au](http://www.bankofchina.com/au) or by contacting us on 1-800-092-009 (toll free) or +61 2 8299 8031 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW public holidays or Bank Holiday).

### Defined terms

For the purpose of this Credit Reporting Statement:

“**Credit Reporting Body (CRB)**” is an entity that collects, holds, uses and discloses personal information about an individual for the purpose of providing other entities with information about the credit worthiness of an individual, for permitted purposes.

“**Credit Reporting Information**” refers to Credit Information or CRB Derived Information. This information is generally held by a Credit Reporting Body and disclosed to a credit provider in the form of a credit report.

“**Credit-Related Information**” refers to Credit Information, Credit Eligibility Information and CRB Derived Information (those terms are defined in the Privacy Act and as summarised in section 2 of our Credit Reporting Policy).

“**Personal information**” is defined in the Privacy Act as information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not.

### Collection of information

We collect personal information and Credit-Related Information from the individual applicant(s) or individual guarantor(s) named in this Application (**you**), including information obtained in this Application and during the term of any credit provided by us or any guarantee given to us.

The information that we collect is required to:

- assess this Application for credit and if the Application is successful, to enable us to establish and manage any credit or facilitate the provision of credit to you (or a customer or your related company or other entity);
- assess whether you are suitable to be a guarantor for the credit applied for in this Application; or
- is required to be collected under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Information may also be required:

- for any other purposes which relates to or arises out of requests or complaints made by you; and
- to take any action we are required or authorised by law to take.

We collect personal information and Credit-Related Information from Credit Reporting Bodies listed below and other credit providers named in this Application:

- for the purpose of assessing this application for credit and for future management of the customer or credit, including collection of overdue payments; or
- for the purpose of assessing your suitability as a guarantor for credit; and
- this collection is authorised under the *Privacy Act 1988* (Cth)

If we are unable to collect your personal or Credit-Related Information, we may be unable to process this Application and therefore unable to provide the products and services required.

#### Disclosure of information

We may disclose your personal information and Credit-Related Information to our related companies, guarantors or potential guarantors and to third parties, including debt collectors, our brokers, credit management agencies, persons involved in securitisation arrangements with us, mortgage insurers, other credit providers, Credit Reporting Bodies and government bodies and regulatory authorities (where required or authorised by law). We also disclose Credit-Related Information to third parties who provide services to us or who provide services to you on our behalf. Further details are set out in our Credit Reporting Policy.

#### Information provided to Credit Reporting Bodies

We provide your Credit-Related Information to Credit Reporting Bodies. The information that we provide may be used by a Credit Reporting Body to include in reports provided to credit providers to assist them to assess your credit worthiness. If you fail to meet payment obligations in relation to consumer credit or if you commit a serious credit infringement, we may be entitled to disclose this to the Credit Reporting Body.

The Credit Reporting Body that we may disclose your information is:

**Equifax Pty Ltd** – 1300 762 207 Level 15, 100 Arthur Street North Sydney NSW 2060 [www.equifax.com.au](http://www.equifax.com.au)

You can obtain a copy of the credit reporting policy of any Credit Reporting Body (about the management of your Credit-Related Information by the Credit Reporting Body) that we disclose your Credit-Related Information to. If you would like to obtain their credit reporting policy, you should contact them directly using the contact details set out above.

You also have a right to:

- request that credit reporting bodies do not use any credit-related information held by them for the purposes of pre-screening any direct marketing by credit providers; and
- request that credit reporting bodies do not to disclose your credit-related information in circumstances where you reasonably believe that you have been a victim of fraud or identity theft.

If you would like to make either of these requests, you should contact the credit reporting bodies using the contact details set out above.

We may also disclose your Credit-Related Information to our related companies or branches located world wide and third party service providers that are located in one or more overseas countries or regions or hold information in overseas countries or regions.

It is not practicable for us to list every country or region in which such recipients are located but it is likely that such countries or regions:

- where we will disclose information to our related companies or branches will be located include Bahrain, Belgium, Brazil, Cambodia, Canada, China (including Hong Kong, Macau and Taiwan), Dubai, France, Germany, Hungary, Indonesia, Italy, Japan, Korea, Luxembourg, Malaysia, Mongolia, Netherlands, New Zealand, Panama, Philippines, Poland, Republic of Kazakhstan, Russia, Singapore, Sweden, Thailand, United Arab Emirates, UK, USA, Vietnam, Zambia and other countries or regions which we may notify you of from time to time (including at the time of collecting your information); and
- where we will disclose information to third party service providers include British Virgin Islands, Cayman Islands, China (including Hong Kong) and New Zealand and other countries or regions which we may notify you of from time to time (including at the time of collecting your information).

Please refer to our current Credit Reporting Policy on our website at [www.bankofchina.com/au](http://www.bankofchina.com/au) for current information on the countries or regions where such overseas recipients are likely to be located.

#### Your rights to access or request for correction of information or to make a complaint

You have a right to access the personal information and Credit-Related Information that we hold about you, to correct that personal information and Credit-Related Information and to make a complaint about our handling of your personal information and Credit-Related Information. Our Privacy Policy and Credit Reporting Policy provide more information on how you can exercise these rights.

#### Marketing and other purposes

In addition to the purposes stated above we may use your personal information for marketing and research purposes.

To opt out of direct marketing from us, call us on 1-800-092-009 (toll free) or +61 2 8299 8031 between 9:00 am and 5:00 pm Monday to Friday AEDT (not available during NSW public holidays or Bank Holiday) or write to us as follows:

Compliance Officer,  
Bank of China Ltd.  
39-41 York Street, SYDNEY, NSW 2000.

This Credit Reporting Collection Statement was last updated on 30 January 2018.

**Your acknowledgment and consent** (must be signed by each individual applicant and guarantor):

**1. (If you are an applicant or a guarantor)** By signing this Application you:

- confirm that you are aged 18 or above;
- acknowledge that you have received and read our Privacy Policy and Privacy Collection Notice;
- acknowledge that you have received and read our Credit Reporting Policy and the Credit Reporting Collection Statement;
- agree that we may exchange your Credit-Related Information with the credit reporting body(bodies) named in the Credit Reporting Policy (as permitted by the *Privacy Act 1988* (Cth)) and to obtain a credit report from them, including may provide information to a Credit Reporting Body for each review of your facility and we may obtain a credit report from a Credit Reporting Body for the purpose of such review;
- agree that we may collect, hold, use and disclose your personal information and Credit-Related Information for the purposes set out in the Credit Reporting Collection Statement and Credit Reporting Policy, Privacy Collection Notice and Privacy Policy;
- unless you have opted out, that we may use your personal information for marketing or research purposes; and
- you consent to us disclosing your Credit-Related Information to other credit providers for the purposes set out in the Credit Reporting Collection Statement or other purposes permitted by the *Privacy Act 1988* (Cth).

**2. (If you are an applicant)** By signing this Application you:

- consent to us using your Credit-Related Information to assess this Application by you for consumer credit or commercial credit and for future management of the consumer credit or commercial credit, including collection of overdue payments and you consent to the Credit Reporting Body disclosing Credit-Related Information to us for such purposes;
- consent to us disclosing your Credit-Related Information to a potential guarantor or a guarantor once the consumer credit or commercial credit is in place; and
- confirm you have obtained the consent of any individual whose personal information you have disclosed to us in this Application and you have informed the individual of the information in this Credit Reporting Collection Statement.

**3. (If you are a guarantor)** By signing this Application, you consent to us using your Credit-Related Information to assess your suitability as a guarantor in relation to this Application for consumer credit or commercial credit or for consumer credit or commercial credit that has been provided by us and you consent to the Credit Reporting Body disclosing Credit-Reporting Information to us for such purposes.

Full Name / 姓名

Full Name / 姓名

Signature of Borrower / 借款人签名

Date / 日期

Signature of Borrower / 借款人签名

Date / 日期

Full Name / 姓名

Full Name / 姓名

Signature of Borrower / 借款人签名

Date / 日期

Signature of Borrower / 借款人签名

Date / 日期

**Not: if there is any inconsistency between the English version and Chinese version, the English version prevails.**

注：以上表述均以英文版本为准。