

## Financial Profile

Applicant 1			Applicant 2				
Title: Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Other			Title: Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr <input type="checkbox"/> Other				
Full Name:			Full Name:				
Gross Income: \$	Time in This Job: Yrs Mths	Employment Status: <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual	Gross Income: \$	Time in This Job: Yrs Mths	Employment Status: <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Casual		
Self Employed: Yes <input type="checkbox"/> No <input type="checkbox"/> If self employed please provide copies of your last 2 years P&L statements with this form			Self Employed: Yes <input type="checkbox"/> No <input type="checkbox"/> If self employed please provide copies of your last 2 years P&L statements with this form				
Registered for GST? Yes <input type="checkbox"/> No <input type="checkbox"/> ABN: If yes, how long have you been registered? Years Mth			Registered for GST? Yes <input type="checkbox"/> No <input type="checkbox"/> ABN: If yes, how long have you been registered? Years Mths				
We intend to borrow in: Joint Names <input type="checkbox"/> Single Name <input type="checkbox"/>			Company <input type="checkbox"/> Trust <input type="checkbox"/>				
Joint Details							
Street Address:				Own <input type="checkbox"/> Renting <input type="checkbox"/>			
Suburb:		State:		Post Code:			
Contact Number:			Email:				
Marital Status: Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Defacto <input type="checkbox"/> Other <input type="checkbox"/>							
Dependants: Yes <input type="checkbox"/> No <input type="checkbox"/> Ages: 1) 2) 3) 4)							
Financial Position (attach additional pages if necessary)							
Own Home	% owned ie: 50/50	Limit / Debt eg: (\$120k / \$125k)	Lender / Bank	Interest Rate (p.a. %)	Minimum Repayment (PW/\$)		
\$	%	\$		%	\$		
Assets							
Investment property 1: House <input type="checkbox"/> Land <input type="checkbox"/> Apartment <input type="checkbox"/>		% owned ie: 50/50	Limit / Debt eg: (\$120k / \$125k)	Lender / Bank	Interest Rate (p.a. %)	Min.Repayment (PW \$)	
Address:		%	\$		%	\$	
Value: \$ Weekly Rent Rcvd \$							
Investment property 2: House <input type="checkbox"/> Land <input type="checkbox"/> Apartment <input type="checkbox"/>		% owned ie: 50/50	Limit / Debt eg: (\$120k / \$125k)	Lender / Bank	Interest Rate (p.a. %)	Min.Repayment (PW \$)	
Address:		%	\$		%	\$	
Value: \$ Weekly Rent Rcvd \$							
Investment property 3: House <input type="checkbox"/> Land <input type="checkbox"/> Apartment <input type="checkbox"/>		% owned ie: 50/50	Limit / Debt eg: (\$120k / \$125k)	Lender / Bank	Interest Rate (p.a. %)	Min.Repayment (PW \$)	
Address:		%	\$		%	\$	
Value: \$ Weekly Rent Rcvd \$							
Shares – Value: \$		Shares – Value: \$		Other – Value: \$		Cash: \$	
Liabilities							
Personal Loan Amount owing: \$		Monthly Repayment: \$		Lender/Bank:		Purpose of loan eg: car, boat, etc:	
Other Loan Amount owing: \$		Monthly Repayment: \$		Lender/Bank:		Purpose of loan:	
Guarantor Yes <input type="checkbox"/> No <input type="checkbox"/>		Guarantee:		Amount Guaranteed: \$		Lender/Bank:	
Credit card 1:		Limit: \$		Monthly Repayment: \$		Bank:	
Credit card 2:		Limit: \$		Monthly Repayment: \$		Bank:	
Additional Information							
Superannuation fund details: Self Managed <input type="checkbox"/> Managed <input type="checkbox"/>							
Approximate Balance: Applicant 1 \$ Applicant 2 \$							
I am renting: Yes <input type="checkbox"/> No <input type="checkbox"/> and pay \$ per week in rent							
I am interested in re-financing if possible: Yes <input type="checkbox"/> No <input type="checkbox"/>							
For Office Use Only		Date this form was completed ____/____/____		After completing this form and signing the attached privacy statement, please forward to Profile Money : Fax: 9882 5300 E mail : <a href="mailto:support@themortgagecentre.com.au">support@themortgagecentre.com.au</a> Mail: 1-63 Camberwell Rd, Hawthorn 3123			

## Privacy Disclosure Statement and Consent

The Mortgage Centre is committed to protecting your privacy. We firmly believe that your personal information should be treated respectfully and confidentially and we would like to reassure you of our position on this matter. This Privacy Disclosure Statement and Consent (Privacy Statement) is provided to you to inform you of our position on privacy and your rights under the *Privacy Act* 1988 and the National Privacy Principles.

1 References to the words “we”, “us”, “our” and “Profile Money”, as the context requires, are references to Profile Mortgage Centre Pty Ltd trading as The Mortgage Centre ACN 30 090 483 39 1 and its related companies (including subsidiaries) whether acting collectively or alone.

2 Reference to “your information” in this Privacy Statement is used to mean personal information that we obtain from you.

3 We collect and will only collect your information by lawful and fair means.

4 We collect and will collect your information primarily for the purpose of providing you with products and services requested by you. You agree and consent to us collecting and maintaining your information for this purpose.

5 Collection of your information is essential for us to service both your relationship with us and our business operations. Without your information, we may be unable to assist in providing you with our products and services.

6 We will not collect sensitive information, for example, information that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, or details of health, disability or sexual activity or orientation unless:

- a) You consent to the collection;
- b) The collection is required by law; or
- c) The collection is necessary for the establishment, exercise or defence of a legal or equitable claim.

7 Your information will only be used and disclosed for:

- a) The purpose for which it was collected or for a directly related purpose that you would reasonably expect from us;
- b) Improving our service to you, such as, informing you of our other activities, products, services and events;
- c) Performing our internal administration and operations including accounting, risk management, record keeping, archiving, systems development and testing and staff training;
- d) Purposes permitted, required or authorised by or under law;
- e) The enforcement of legal proceedings, where disclosure is reasonably necessary; or
- f) Any other purpose, where you have consented to its use for that purpose.

8 You have the right to request not to receive direct marketing material.

9 Your information will not be disclosed to a third party Unless:

- a) You consent to the disclosure;
- b) The third party is our agent or contractor. We require our agents and contractors to keep your information confidential and to use it only for the purpose for which it was disclosed;
- c) The disclosure is permitted, required or authorised by or under law; or
- d) The disclosure is reasonably necessary for the enforcement of legal proceedings.

10 We usually disclose information to the following agents, contractors and organisations: team members, employees, affiliated or organisations involved with us that provide credit to you (such as Perpetual Trustees Victoria Limited), banks or other lenders, mailing houses (for newsletter distribution), solicitors, settlement agents and any person considering acquiring or taking an interest in our business or assets (such as franchisees).

11 We will not use or disclose any identifier (such as a tax file number) that has been assigned by a government agency (or by an agent or contractor of a government agency), except where required by law.

12 We will not transfer your information outside Australia unless we have your consent to do so.

13 If you supply us with personal information about another person, you agree to show them this Privacy Statement and inform the person that:

- a) We are holding personal information about that person and he or she can contact us by the means set out in this Privacy Statement;
- b) Personal information collected about that person will be used for the primary purpose set out in this Privacy Statement and that without that personal information, this purpose cannot be fulfilled;
- c) Personal information collected about that person will usually be disclosed to third party agents and contractors described in this Privacy Statement; and
- d) That person has the right to access and correct personal information we hold about him or her by the means set out in this Privacy Statement.

14 You may gain access to your information upon request by contacting us at 1-63 Camberwell Road, Hawthorn 3123 or by telephone on (03) 9882 5300. We will provide you access to your requested information in a form and manner suitable to your needs, unless:

- a) Providing access would pose a serious and Imminent threat to the life or health of any Individual;
- b) Providing access would have an unreasonable impact upon the privacy of any individual;
- c) The request for access is frivolous or vexatious;
- d) The information related to an existing legal dispute between us and you, and the information would not be accessible by the process of discovery in those proceedings;
- e) Providing access would reveal our intentions in relation to negotiations with you in such a way as to prejudice those negotiations;
- f) Providing access would be unlawful;
- g) Denying access is specifically authorised by law; or
- h) Providing access would be likely to prejudice an investigation, prevention, detection or prosecution of unlawful activity or suspected unlawful activity.

Reveal evaluative information generated within Profile Money in connection with a commercially sensitive decision making process, we may give you an explanation for the decision, rather than direct access to the information. If we give you such an explanation and you believe that direct access to the evaluative information is necessary, we will at your request undertake a review of the decision by personnel other than the original decision maker.

16 Wherever access is denied, we will consider whether the use of mutually agreed intermediaries would allow sufficient access to meet the needs of both parties.

17 If we levy charges for providing access to your information, those charges:

- a) Will be reasonable and will not be excessive; and
- b) Will not apply to lodging a request for access.

18 If we hold information about you and you notify us that the information is not accurate, complete or up-to-date, we will take reasonable steps to correct the information to ensure that it is accurate, complete and up-to-date.

19 We will maintain safeguards to protect your information against unauthorised use, disclosure, access, alteration, destruction, and accidental loss. We have internal policies on privacy and management of personal information and we are committed to training staff to ensure compliance with these policies.

20 We will conduct periodic internal audits to ensure that our privacy policies are being complied with and remain appropriate and effective. This Privacy Statement may change from time to time to reflect changes to the law. If you have any suggestions or concerns that are not addressed in this Privacy Statement, please contact us at 1-63 Camberwell Road, Hawthorn 3123 or by telephone on (03) 9882 5300 or via email at [admin@themortgagecentre.com.au](mailto:admin@themortgagecentre.com.au)

15 Where providing access to your information would

---

I/We, the undersigned, agree that The Mortgage Centre may collect, use and disclose my/our information as specified in the above Privacy Statement.

.....	.....
Full name	Full name
.....	.....
Signature	Signature
.....	.....
Date	Date

NB: If your Financial Profile form is in joint names we require both signatures on this form in Order for your request to be processed