



Privacy Disclosure Statement and Consent

We collect personal information about you to provide you with our broking services. The information is required to assist in preparing the loan application and locating an appropriate lender. If your information is not provided we may not be able to find a loan for you.

Unless you tell us not to, we may use your information to provide you with offers or information about other goods or services we can provide you with.

We may disclose your information to other organisations to help us provide our services and arrange the loan. The types of organisations we may disclose your information to include lenders, mortgage insurers, other mortgage intermediaries, valuers, and other organisations which assist us (such as printers, mailing houses, lawyers and accountants).

In addition, we may disclose your personal information to any other organisation that may wish to, or has acquired, an interest in your loan, or in our business.

I/we (the customer/s) also agree to 'All About You' Financial Solutions:

- Receiving a copy of any letter of offer/credit contract issued by the bank to me/us/the borrower(s).
- Communicating borrowing details and where applicable, sending a copy of any lender correspondence and/or contracts to the organisation who referred me/us to 'All About You' Financial Solutions.
- Contacting me/us to discuss my/our insurance needs with regards to this loan application.
- Obtaining information from our accountant /solicitor / settlement agent / real estate agent or other third party as the case may be that is relevant to the current finance request.

You can gain access to the information we hold about you by contacting the Director, Michael Papadopoff, on (08) 9381 8311.

You agree that we may collect and use your personal information as specified above.

We look forward to providing you exceptional service.

Borrowers please note:

If you repay your loan early you may have to pay fees. Before you sign your loan contract, make sure you understand what fees are payable on early repayment, as sometimes these fees are quite large. PLEASE ASK IF YOU WOULD LIKE MORE DETAILS.

Examples:

- If you take out a fixed rate loan, break cost fees may be payable.
- For all loan types, loan repayment fees or deferred (postponed) establishment fees may be payable.
- There may also be other fees such as a discharge fee and legal fees.