

| | |
|---------------|---------------|
| 14 Member no: | ORM: |
| Loan no: | Sales Office: |

Loan Application

Prior to assessing a loan for an applicant and to meet the conditions of our Australian Credit Licence and the National Credit Code, Premier Finance staff or their Credit Representatives will aim to meet the following areas in ensuring the contract is 'not unsuitable' by:

- ensuring the credit contract we offer you meets your requirements and objectives;
- you being able to meet the financial obligations of the credit contract without substantial hardship; and
- our staff verifying the information in this application and making an assessment to our lending criteria and the above aims.

| APPLICANT 1 | | | | | |
|--|-----|--------------|-----|---------|------|
| Title: | Dr | Mr | Mrs | Ms | Miss |
| Surname: | | | | | |
| First Name: | | | | | |
| Middle Name: | | | | | |
| Date of Birth: | | | | | |
| Australian Resident: | Yes | | No | | |
| Driver's Licence #: | | Expiry Date: | | | |
| No. of Dependants: | | Age/s: | | | |
| Home Ph #: | () | Work Ph #: | () | | |
| Mobile Ph #: | | | | | |
| Email: | | | | | |
| Home Address: | | | | | |
| Suburb: | | State: | | P/Code: | |
| No. of years at present address: | | | | | |
| If less than 3 years, please state previous address: | | | | | |
| | | | | | |
| Suburb: | | State: | | P/Code: | |
| Mailing address (if different from home address) | | | | | |
| | | | | | |
| Suburb: | | State: | | P/Code: | |
| Do you: | | | | | |
| Own your own home outright: | | | | | |
| Have a mortgage: | | | | | |
| Rent or Board: | | | | | |
| other (please specify) | | | | | |

| APPLICANT 2 | | | | | |
|--|-----|--------------|-----|---------|------|
| Title: | Dr | Mr | Mrs | Ms | Miss |
| Surname: | | | | | |
| First Name: | | | | | |
| Middle Name: | | | | | |
| Date of Birth: | | | | | |
| Australian Resident: | Yes | | No | | |
| Driver's Licence #: | | Expiry Date: | | | |
| No. of Dependants: | | Age/s: | | | |
| Home Ph #: | () | Work Ph #: | () | | |
| Mobile Ph #: | | | | | |
| Email: | | | | | |
| Home Address: | | | | | |
| Suburb: | | State: | | P/Code: | |
| No. of years at present address: | | | | | |
| If less than 3 years, please state previous address: | | | | | |
| | | | | | |
| Suburb: | | State: | | P/Code: | |
| Mailing address (if different from home address) | | | | | |
| | | | | | |
| Suburb: | | State: | | P/Code: | |
| Do you: | | | | | |
| Own your own home outright: | | | | | |
| Have a mortgage: | | | | | |
| Rent or Board: | | | | | |
| other (please specify) | | | | | |

Please provide the name, address and phone number of two relatives or friends whom are not living with you.

| REFEREE 1 | | | | | |
|---------------|--|---------------|--|---------|--|
| Surname: | | | | | |
| First Name: | | | | | |
| Home Address: | | | | | |
| Suburb: | | State: | | P/Code: | |
| Phone: | | Relationship: | | | |

| REFEREE 2 | | | | | |
|---------------|--|---------------|--|---------|--|
| Surname: | | | | | |
| First Name: | | | | | |
| Home Address: | | | | | |
| Suburb: | | State: | | P/Code: | |
| Phone: | | Relationship: | | | |

PAYG ONLY

Employer's name:

Occupation:

Co Car Provided: Yes No

Employer Address:

Suburb: State: P/Code:

Employer Phone no:

No. of years with current employer:

Previous Employer (If less than 3 years):

Occupation:

No. of years with previous employer:

PAYG ONLY

Employer's name:

Occupation:

Co Car Provided: Yes No

Employer Address:

Suburb: State: P/Code:

Employer Phone no:

No. of years with current employer:

Previous Employer (If less than 3 years):

Occupation:

No. of years with previous employer:

SELF EMPLOYED ONLY

Name of Business:

Nature of Business:

No. Years in Business:

Business financials available Yes No

SELF EMPLOYED ONLY

Name of Business:

Nature of Business:

No. Years in Business:

Business financials available Yes No

LOAN DETAILS

| | | |
|---------------------|-------------------------|--|
| Purchase Price \$ | Purchaser's Deposit \$ | Requested Credit Limit \$ |
| % deposit (min 10%) | Loan Term or Continuing | * Membership level or Membership + 1 upgrade |

APPLICANT 1

INCOME DETAILS - GROSS

| | Monthly | Annually |
|------------------------|---------|----------|
| Salary | \$ | \$ |
| Rental Income/s | \$ | \$ |
| Other Income/s | \$ | \$ |
| | \$ | \$ |
| | \$ | \$ |
| Total Income | \$ | \$ |
| Source of other income | | |

APPLICANT 2

INCOME DETAILS - GROSS

| | Monthly | Annually |
|------------------------|---------|----------|
| Salary | \$ | \$ |
| Rental Income/s | \$ | \$ |
| Other Income/s | \$ | \$ |
| | \$ | \$ |
| | \$ | \$ |
| Total Income | \$ | \$ |
| Source of other income | | |

AUTHORITIES AND LOAN APPLICATION PRIVACY DECLARATION

AUTHORITIES

Accountant's Authority (If Applicable)

I/we authorise Firm Ph () Fax ()

Contact name

to fax my/our contact name, to Premier Finance Pty Ltd for the purposes of assessing our credit application.

Employers Authority & Direction

I authorise Ph () Fax ()

Contact name

to provide employment and income information to Premier Finance Pty Ltd for the purposes of assessing our credit application.

I authorise Ph () Fax ()

Contact name

to provide employment and income information to Premier Finance Pty Ltd for the purposes of assessing our credit application.

LIABILITIES**PROPERTY**

| Name of Mortgage holder | Balance owing | Monthly Payment |
|-------------------------|---------------|-----------------|
| | \$ | \$ |
| | \$ | \$ |
| | \$ | \$ |
| | \$ | \$ |

OTHER LOANS

Name of Financial Institution (personal loans, hire purchase)

| | | |
|--|----|----|
| | \$ | \$ |
| | \$ | \$ |
| | \$ | \$ |

CREDIT CARDS

| Lender | Limit | | |
|--------|-------|----|----|
| | \$ | \$ | \$ |
| | \$ | \$ | \$ |
| | \$ | \$ | \$ |

GUARANTEED LOANS

| | | |
|--|----|----|
| | \$ | \$ |
|--|----|----|

CHILD SUPPORT PAYMENT (if applicable)

| | | |
|--|----|----|
| | \$ | \$ |
|--|----|----|

MONTHLY RENT (if applicable)

| | |
|--|----|
| | \$ |
|--|----|

TOTAL LIABILITIES

\$

\$

ASSETS**PROPERTY**

| Address | \$ Value |
|---------|----------|
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |

BANK ACCOUNTS (bank and branch)

| | \$ Balance |
|--|------------|
| | \$ |
| | \$ |
| | \$ |

MOTOR VEHICLES (year make & model)

| | \$ Value |
|--|----------|
| | \$ |
| | \$ |
| | \$ |

OTHER ASSETS (furniture, shares, jewellery etc)

| | \$ Value |
|--|----------|
| | \$ |
| | \$ |
| | \$ |
| | \$ |
| | \$ |

TOTAL ASSETS

\$

BORROWERS DECLARATION

I/we declare that the information provided in this credit application is true and correct in every detail. There is no legal action pending or about to be taken against me/us for a default under any credit contract. I/we have not had a judgement entered against me/us, been bankrupt, insolvent, assigned my/our estate for the benefit of creditors or entered into a scheme of arrangement with any creditors.

Applicant's Signature

Applicant's Signature

JOINT BORROWER NOMINATION FORM

This form may be signed by all joint borrowers **who all reside at the same address** who wish to nominate one of them as a person who will receive notices and all other documents relating to this loan (so they do not have to each receive their own copy of any notices and other documents). Each borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document under the NCCP Act. By signing below, you give up the right to be provided with information direct from the Credit Provider and nominate one of you to receive this information. Any person who has signed this form can advise the credit provider at any time in writing that they wish to cancel their nomination

NOMINATION

We Nominate (full name of person nominated)

to receive notices and other documents under the NCCP Act on behalf of all of us

Address for Notices

Applicant's Signature

Applicant's Signature

(Complete if you want one borrower to receive copies of notices or documents on behalf of all borrowers)

PRIVACY DISCLOSURE STATEMENT AND CONSENT

OVERVIEW

APVC Finance Pty Ltd (Trading as Premier Financing), ACN 098 014 996, ('we', 'us', 'our') collects information about you for the purposes you agree to in this Privacy Disclosure Statement and Consent. When you sign below, you agree we can, consistent with Australia's privacy and credit reporting laws, collect, use and exchange credit and personal information about you for those purposes.

PRIVACY DISCLOSURE STATEMENT AND CONSENT

We are collecting credit and personal information (information) about you, as applicable:

- To provide you, or a company of which you are a director, with:
 - Consumer credit for personal, household, domestic or residential investment purposes; or
 - Commercial credit for business purposes; or
 - Other services stated in this Privacy Disclosure Statement and Consent (Consent); or
- In relation to a guarantee you will provide.

We require the information we collect from you, or your broker on your behalf, to assess your credit or guarantor application or the credit application of a company of which you are a director, source any required insurances and to manage any credit contract that results. If you do not provide the information sought we may be unable to process your application, or the company's application, or we may be limited in the other services we can offer you or the company.

YOUR INFORMATION – COLLECTION AND CREDIT REPORTING BODY DISCLOSURES

When we collect information from you in the credit application process, we use that information in a number of ways to assess your credit application and to manage any credit contract that results.

We may:

- Disclose your information to Veda Advantage Ltd (a) credit reporting body/bodies (CRB)
- Use information the CRB provides to assist us to assess your credit or guarantor application
- Disclose your credit information to your introducer to assist in the application process
- Provide the CRB with your repayment history
- Notify the CRB of any overdue payments, provided they are more than 60 days overdue, we have attempted to collect the payment and we have notified you of our intention to do so
- Notify the CRB of a serious credit infringement if we have reasonable grounds to believe you fraudulently obtained, or attempted to obtain, credit from us or that you have shown an intention to evade your obligations under the contract with us
- We will only do this if we have not been able to contact you over a 6 month period
- Ask the CRB to assess your eligibility to receive direct marketing material from us

The CRB may include your information in reports to other credit providers to assist them in assessing your credit worthiness. The information we obtain from you is used, subject to compliance with Australia's privacy and credit reporting laws, only for the purposes listed in this Consent and is not disclosed to any other person except with your permission or as permitted, or required, by law.

YOUR RIGHTS

You have the right to ask:

- us to provide you with all the information we hold about you
- us to correct the information we hold if it is incorrect
- us for copies of our privacy policy and this document, in a form that suits you (e.g. hardcopy or email)
- the CRB not to use your information for direct marketing assessment purposes, including pre-screening
- the CRB not to use, or disclose, your information if you have reasonable grounds to believe you have, or will be, a fraud victim
- the CRB to provide you with a copy of the information it holds about you

You can gain access to the information we hold about you by contacting our Privacy Officer at the address above or by telephone on 1800 446 513 or email at +consumerfinance@apvcfinance.com.au. In some cases an administration fee may be charged to cover the cost of providing the information.

A copy of our Privacy Policy will be provided to you if you ask us.

You can contact the CRB by email at assist.au@veda.com.au, phone; 1300 921621 or writing to Customer Relations, PO Box 964, North Sydney, NSW 2059

DISCLOSURE AND CONSENT

By signing below, you agree we may:

- Use your personal and credit information:
 - To assess your consumer or commercial credit and/or guarantee application and/or to assess a credit application by a company of which you are a director
 - To manage or better service you, or the company's, account and any future needs
 - To assist you to manage your debts or the company's debts or collect any amounts you or the company owes
 - As the law authorises or requires;
- Obtain from, and disclose to, any third party, including your introducer (Accor Vacation Club), information about you, the applicant(s) or guarantor(s) that is reasonably necessary to assess, arrange, provide or administer your credit application or guarantee, or any insurance requirements and conduct of your Vacation Club Membership;
- Provide credit information about you to a guarantor, or prospective guarantor;
- Provide you, or the company of which you are a director, with offers or information of other goods or services we, or any of our associated entities, may be able to provide to you or the company, unless you tell us not to;
- Disclose your personal and credit information to other organisations that provide us with services, such as contractors, agents, printers, mail houses, lawyers, document custodians, securitisers and computer systems consultants or providers, so they can perform those services for us; and
- Disclose your personal information to any other organisation that may wish to acquire, or has acquired, an interest in our business or any rights under your contract with us, or the contract with us of a company of which you are a director.

You also agree that we may, as appropriate:

- Where you are a consumer credit applicant, notify a CRB you as an individual (not as a director of a company) have applied for credit with us, the amount of the credit required, the contract details, including the amount financed, your status under the contract (borrower/co borrower/guarantor) and commencement and termination dates;
- Provide your identification details to the CRB;
- Exchange your credit information with the CRB, any credit provider named in your credit report or in your application and with any introducer assisting you with the application;
- Obtain information about your consumer credit or commercial activities, or commercial credit worthiness, where relevant, from a CRB;
- Disclose credit information about you to a guarantor, or a prospective guarantor; and
- When you are a prospective guarantor, obtain a credit report about you to assess whether to accept you as a guarantor.

You also agree and consent to, as appropriate:

- A CRB disclosing consumer credit information to us for considering your consumer or commercial credit or guarantor application, and/or assessment of a credit application by a company of which you are a director
- When you are a prospective guarantor, us using that information to assess your suitability as a guarantor
- Us disclosing your credit information to a guarantor, or a prospective guarantor
- Another credit provider, disclosing to us for a particular purpose, information it holds about you

Where the applicant, or guarantor, is a company of which you are a director, you specifically acknowledge and agree you consent to the use of your information, in addition to the company's information, in each of the ways listed above.

Applicant's Signature:

Applicant's Name:

Dated:

Applicant's Signature:

Applicant's Name:

Dated: