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PRIVACY ACT DECLARATIONS

Each applicant acknowledges that Viking Capital Group Pty Ltd has informed each of them, in accordance with s.18E(8)(c) of the Privacy Act 1988, that certain items of personal or Company information about each of them contained in this application and permitted to be kept on a credit information file, might be disclosed to a credit reporting agency.

Authority to exchange information with other credit providers.

Each applicant declares that the information given in support of their application, (and / or information provided for any application by an associated Company(s) and Trust(s)), for a loan, is true and correct.

In accordance with Section 18N(1)(b) of the Privacy Act, each applicant authorises Viking Capital Group Pty Ltd, and any ultimate funder / financier who provides the credit funds to give and obtain, from credit providers named in the credit application and credit providers that may be named in a credit report issued by a credit reporting agency, information about each applicant's, (and / or their associated Company(s) and Trust(s)), credit arrangements. Each applicant understands this information can include any information about their credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

Each applicant understands that information may be used:

- to assess an application by each applicant for credit
- to assist each applicant avoid defaulting on their credit obligations
- to notify other credit providers of a default by any applicant
- to assess each applicant's credit worthiness

Authority for Mortgage Insurers

Where applicable, each applicant authorises a mortgage insurer to obtain their report from a credit reporting agency. In accordance with Section 18N(bb) of the Privacy Act, each applicant authorises Viking Capital Group Pty Ltd and any ultimate funder / financier who provides the credit funds to disclose a report or information to a mortgage insurer so that mortgage insurer may assess whether to insure or consider the risk of insuring Viking Capital Group Pty Ltd, and/or any ultimate funder / financier who provides the credit funds, for the mortgage credit to be given to an applicant, or to assess the risk of default by an applicant on the mortgage credit, for any purposes arising under the contract of mortgage insurance between the credit provider and the mortgage insurer.

I / We certify that the information in this application is true and correct.

I / We acknowledge receiving an estimate of Fees and Charges.

Signature of Applicant(s)

Printed Name of Applicant(s)

Date(s) of Signing