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This authority contains the following important documents:

- Credit proposal
- Privacy Notice

Credit Proposal

Customer(s) Full Name(s)
Address
Phone & Email
Licensee	Landwise Equity Pty Ltd ACN 100 706 474 Australian Credit Licence 378086
Proposed Finance	Refer detailed quote sheet supplied at interview. (Interest rates & repayments may change if the lender changes its interest rate.)
Fees payable by you to us.	Refer detailed quote sheet supplied at interview.
Commission is payable for	Assisting you to obtain finance/enter a lease
Commission payable by	The lender/lessor named above
Commission payable to	Landwise Equity Pty Ltd, net of amounts due to our aggregator and our broker principle.

Reasonable Estimate of Commission	<p>% of the amount of credit limit shortly after the finance is provided. We estimate this to be \$.</p> <p>% per annum of your amount owing from time to time payable monthly. We estimate the largest monthly payment to be \$</p> <p>From time to time we receive benefits in the form of conferences and training sessions provided by the licensee, financiers, or others. The value of these benefits cannot be ascertained.</p>
Estimate of total fees and charges payable to the financier in relation to applying for the finance. <i>These fees are payable by you.</i>	<p>Refer detailed quote sheet supplied at interview.</p> <p>We are not aware of any other fees or charges payable to anyone else in relation to the application for finance, but the financier may impose some additional requirements.</p>

The applicant/s acknowledge liability for payment of all valuation fees and any other non refundable loan application fees should the valuation prevent the loan from proceeding or where the applicant/s choose not to proceed with the loan application after the valuation has been completed.

By so appointing SMS we will make best endeavours with regard to the approval and settlement of the transaction however our service levels are always subject to the service levels of the lender in question and related parties such as a mortgage insurer or valuer.

WARNING: Before you accept your loan offer, you should check the offer carefully to ensure that the terms of the loan meet your requirements. The terms of the loan offer may be different from the terms set out in this document.

If you have any questions regarding the information contained in this document, please contact us promptly.

Disclaimer: The details in this proposal have been prepared on a best endeavours basis using information available at the time of preparation. We accept no liability for changes that might occur due to lender conditions or interest rate movements. We strongly advise you read your loan documentation carefully and if you are in any doubt please do not hesitate to contact us.

Privacy Notice

The applicant(s) agree and authorise that SMS can:

- Obtain from the lender a credit report pertaining to the applicant's credit history. This information will be used for the sole purpose of obtaining finance as outlined in the loan application.
- Communicate and collect information from any party, to assist with the application.
- Disclose the applicant's personal information including credit information to any joint borrower and or guarantor.
- Disclose the applicants personal information to any other employee or contractor of SMS but only where it is necessary to do so in relation to obtaining information for the arrangement of the loan
- Disclose the applicant's credit information to any mortgage insurer.
- Send a copy of the lenders approval or rejection letters to any real estate agent, builder and or conveyancing company associated with this transaction unless we have been informed in writing not to do so.

The authority given under this clause is revocable, in writing, by the applicant(s) at any time.

Your personal information is collected for the primary purpose of providing you with our range of finance services and for the purpose of telling you about promotional offers and general news in the home loan industry. In order to keep you informed we will store your personal information onto our data base. By ticking the box below you can choose not to receive this information.

Please do not send promotional offers or information on the home loan market ☐

We will not use your personal information in any other matter other than that which is stipulated in this document.

If you do not provide us with your personal information we may not be able to provide you with these services. You may seek access to your personal information at any time. Please contact us by phone, fax or write to us with any questions that you may have.

SMS is not licensed to provide financial or taxation advice. It is recommended that you consult your professional adviser, accountant or any other licensed person and the relevant government bodies (eg taxation department) to receive appropriate and up to date advice with regard to any financial implications of the application for finance.

CLIENT VERIFICATION

- ☐ The broker has given me a quote sheet which includes details of the loan proposed.
- ☐ The broker has given me a copy of his credit guide, dated 18/04/2013.
- ☐ The broker has discussed our Life/Mortgage Protection insurances requirements.

I am happy with my current cover Yes ☐ No ☐

Please arrange for a quote on Life/Disability/Trauma insurance Yes ☐ No ☐

- ☐ The broker has advised that Select may receive commissions from insurance policies initiated through our office.
- ☐ The broker *will/will not* be paying a referral fee to a third party. Where such a fee is paid I have been given details of the amount and the party involved. Details if any :.....
.....

Signatures:

By signing this authority you acknowledge that you have read and understood the documents and that you consent to the collection, use and disclosure of your personal information in the manner and for the purposes set out in this statement and authority.

I/ We hereby declare and agree that the information given to SMS is true and correct to the best of my/our knowledge.

Client Signature _____ Client Signature _____

Broker Signature _____ Date: / /