

Privacy and Protection of Information Acknowledgement and Consent

Please read this document carefully. By signing this document you give us, and others, authority to access, use and disclose information about you.



About this acknowledgement and consent

The following declarations, acknowledgements and consents are given by me/us:

- personally as either an applicant or guarantor; and/or
- for and on behalf of any corporate applicant or guarantor of which I/we hold the position of director and/or secretary.

Please note: Medfin may act as agent for another financier. If it does, whether or not you are advised of this, any reference below to "Medfin" shall be taken to include that other financier.

This consent should be read together with Medfin's Privacy Policy at <http://www.medfin.com.au/privacy-policy/> and Privacy Notification which set out more information about how Medfin collects, uses and discloses personal information. A copy of Medfin's Privacy Notification is attached for your records and is also available at <http://www.medfin.com.au/privacy-notification/>.

Credit reporting bodies

I/We authorise and agree to Medfin obtaining:

- a credit report from a credit reporting body containing personal information (including personal credit information) about me/us for the purpose of assessing my/our application for personal or commercial credit (for one or more products).
- information about my/our commercial activities and/or commercial credit worthiness, and using that information for the purpose of assessing my/our application for personal or commercial credit.
- a credit report from a credit reporting body containing personal information (including personal credit information) about me/us for the purpose of assessing whether to accept me/us as a guarantor for personal credit or commercial credit applied for, or provided to, the applicants.

Sharing information with other credit providers

I/We authorise and agree to Medfin obtaining from, and giving to, other credit providers who at any time provide, or have provided, credit to me/us, or that are named in a credit report issued by a credit reporting body, information about my/our personal and/or commercial credit arrangements, including any information about my/our creditworthiness, credit standing, credit history or credit capacity.

This information may be used to:

- assess an application by me/us for credit or otherwise assess my/our creditworthiness;
- assist me/us avoid defaulting on my/our credit obligations; and
- notify other credit providers of a default by me/us.

This information may include credit eligibility information (that is, information obtained by Medfin from a credit reporting body or based on information obtained from a credit reporting body).

Verifying and collecting information from others

I/We authorise and agree to Medfin seeking or verifying any information as it may require to assess my/our application or to assess my/our compliance with the terms of any facility provided, from my/our accountant, broker, solicitor, adviser, insurer or financial institution and for that third party to provide that information to Medfin.

If my/our credit facility relates to a motor vehicle, I/we authorise and agree to Medfin obtaining my/our address(es) from any authority holding driver licensing or vehicle registration

information. Any such authority is authorised to provide my/our address(es) to Medfin.

Where I/we have provided any identification documentation (eg passport, driver's licence) or other supporting documentation (e.g. reports) to Medfin in connection with this application, Medfin may contact the authority that issued the document to verify the status of and any information contained in the document.

Insurers

I/We authorise and agree to Medfin giving information about me/us, my/our facility (such as amount and term) and any financed asset to an insurer chosen by Medfin for the purpose of arranging and maintaining asset insurance.

I/We also authorise and agree to:

- any lenders mortgage insurer or trade insurer obtaining a credit report containing personal or commercial credit information about me/us from a credit reporting agency;
- Medfin disclosing information about me/us, including personal or commercial credit information, to a lenders mortgage insurer or trade insurer,

in each case, to assist that insurer:

- to assess whether to insure, or the risk of insuring, Medfin in relation to any credit provided, or proposed to be provided, to me/us;
- to assess the risk of default by me/us;
- for any other purposes arising under any contract of insurance between Medfin and the insurer.

Sharing information with guarantors

I/We authorise and agree to Medfin giving a guarantor, or a potential guarantor:

- any credit report containing personal information about me/us and any personal information that has any bearing on my/our creditworthiness, credit standing, credit history or credit capacity. In the case of a potential guarantor, this information will be given to enable the potential guarantor to consider whether to offer to act as guarantor or offer property as security; and
- any information about me/us or the credit that is, or is to be, guaranteed, that the guarantor asks Medfin to provide; and
- any other information about me/us or the credit that is, or is to be, guaranteed that Medfin considers appropriate to give in order to ensure that the guarantor, or potential guarantor, is fully informed of its actual and potential liabilities and risks.

The information that may be given may include facility documents, information about securities, copies of credit related insurance contracts, statements of account, statements of financial position and demands.

Information will only be given to a potential guarantor to enable them to consider whether to offer to act as a guarantor or to offer property as security.

The information that Medfin may give to a guarantor or a potential guarantor may include credit eligibility information (that is, information Medfin obtained from a credit reporting body or based on information obtained from a credit reporting body).

Loan management, assignment and securitisation

I/We authorise and agree to Medfin disclosing information about me/us, my/our facilities and any security I/we have provided to any entity:

- which is, or is considering, managing facilities provided by Medfin;

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- which has taken, or is considering taking, an assignment of Medfin's rights and/or obligations under facilities provided by Medfin.

Where privacy legislation applies to such information, any disclosure will only be made where permitted by that legislation.

Sharing and using information within the Group

Medfin Australia Pty Limited ("Medfin") is a member of the National Australia Bank Group ("Group") being National Australia Bank Limited and its subsidiaries, such as Medfin. These subsidiaries include banking, financing, funds management, financial planning, superannuation, insurance, broking and e-commerce organisations.

I/we agree that each member of the Group may share with each other member, and may use, any information about me/us (including without limitation credit information) for the following purposes:

- determining whether to enter into any agreement with, provide any product/service to, or otherwise assume any credit risk in relation to, me/us;
- managing any product or service provided to me/us, or any credit exposure a member of the Group may have to me/us (including in relation to the exercise, or non-exercise, of any rights or discretions any member of the Group may have in relation to that product, service or exposure);
- understanding and/or managing my/our relationship with any or all members of the Group, now and in the future.

Consent to marketing activities

Medfin and other members of the Group may wish to use my/our personal information and/or business information (other than health information) from time to time to send me/us material telling me/us about other Group products or services that might better serve my/our financial, e-commerce and lifestyle needs as well as promotions or other opportunities in which I/we may be interested.

I/we understand that Medfin and the Group needs my/our consent to do this and that Medfin and the Group will assume it has such consent unless I/we tick the boxes below.

I/we DO NOT wish my details given to Medfin to be used by Medfin for marketing activities.

I/we DO NOT wish my details given to Medfin to be used by the Group (including National Australia Bank Limited) for marketing activities.

Any specific product/service or Group consent I/we have given previously will continue to apply. **Sharing information with Medfin's service providers**

Medfin may exchange information about me/us with its relevant service providers (including any service provider outside Australia) so that they can assist Medfin to better manage its products and services. Refer to Medfin's Privacy Policy at <http://www.medfin.com.au/privacy-policy/> and Privacy Notification below and at <http://www.medfin.com.au/privacy-notification/> for more information about overseas countries where Medfin may send my/our information.

Medfin may give information to my/our representatives

Medfin may exchange information about me/us with any person acting on my behalf including my/our accountant, solicitor, advisor, conveyancer or settlement agent, to help to assess or process this application and establish and manage my/our facilities or the facilities that I/we guarantee.

Information about third parties

I/we declare to Medfin that where I/we have provided personal information about an individual (such as an employer, relative, solicitor or contact person), I/we have made or will make the individual aware of that fact and that:

- their personal information has been collected by Medfin for the purposes of assessing my/our application, and providing, managing and administering the products and services the subject of this application and protecting against fraud;
- their personal information may be disclosed to other organisations involved in the provision, management or administration of those products and services;
- I/we may not be able to obtain the products or services if that individual's personal information is not provided;
- the individual can gain access to their personal information by contacting Medfin the individual can gain access to their personal information by contacting Medfin.;
- Medfin handles their personal information in the way set out in Medfin's Privacy Policy at <http://www.medfin.com.au/privacy-policy/> and Privacy Notification at <http://www.medfin.com.au/privacy-notification/> and set out below.. They can also request copies of these documents by asking Medfin.

Signed by:

How to sign this form

- this form should be signed by each borrower and by each guarantor
- where you are a company, this form must be signed by at least two directors, a director and a company secretary, or if a sole director company, that sole director/sole secretary.
- each individual need only sign this form once, even if that person acts in different capacities. For example, by signing once, you can sign both as a director of a corporate borrower and personally as a guarantor.
- this form may be signed using an electronic signature mechanism approved by Medfin from time to time.

Name: Dr Anecito Jr Sagrado Mantilla

Signature **SIGN HERE & COMPLETE** Date
 24 / 02 / 2015

Drivers Licence: 15637744 DOB

Name:

Signature **SIGN HERE & COMPLETE** Date

Drivers Licence: DOB

Name:

Signature **SIGN HERE & COMPLETE** Date

Drivers Licence: DOB