

This application places no obligation whatsoever on either party. It is confidential and the information supplied is solely for the purpose of evaluating whether the prospective broker meets business requirements as evaluated by Complete Capital Pty Ltd. Complete Capital will not disclose any of the information provided for any reason other than provided for/or allowed under the Privacy Act 1988. No contact will be made with referees without the permission of the Applicant.

APPLICANT DETAILS:

Company Name:	
ACN/ABN:	
Business Address:	
Postal Address:	
Date of Incorporation:	
Telephone:	
Facsimile:	
Email:	
Web Address:	

PRIMARY CONTACT:

Name:	Mr/Mrs/Miss/Ms
Email:	
Phone:	
Mobile:	

BANKING DETAILS (For Commission Payments):

Company Name:		Branch:	
Bank Account Name:		BSB:	
Bank:		Account Number:	

LICENCING AND INSURANCE DETAILS:

ASIC Credit Licence Number:		Expiry Date:	
ASIC Credit Registration Number:		Expiry Date:	31 Dec 2010
MFAA Membership Number:		Expiry Date:	
FBAA Membership Number:		Expiry Date:	
External Dispute Resolution Scheme Membership Number:		Expiry Date:	
Professional Indemnity Insurance Details:		Expiry Date:	

BUSINESS DETAILS:

Principal Business Activity:	
Years in Principle Business:	
Geographic Location of Operations	

AUTHORISED CREDIT REPRESENTATIVES: Provide details of your authorised credit representatives, i.e. those persons able to submit loan applications on your behalf. (Attach separate list if more required)

Name	Contact Phone	Contact Email	ASIC Registration Number	Signature

Signature : _____

BUSINESS REFERENCES: Provide details of three business references

Business Name	Contact Person	Phone Number

CHECKLIST FOR ATTACHMENTS: The following information is required to support your application

ITEM	Supplied Yes/No
Copies of 100 points of identification for each Director	Yes / No
Certificate of Incorporation and/or Business Name Registration	Yes / No
Credit Registration or Credit Licence	Yes / No
Membership to an External Dispute Resolution Service	Yes / No
Certificate of Currency for Professional Indemnity Insurance (Minimum \$1m comprehensive)	Yes / No
Member of MFAA <ul style="list-style-type: none"> • MFAA Certificate • Accredited Mortgage Consultant (AMC) Certificate Member of FBAA <ul style="list-style-type: none"> • FBAA Certificate • UCCC Certificate 	Yes / No
Confirmation of Credit Representative registration (one for each listed credit representative)	Yes / No

Signature : _____

PRIVACY STATEMENT

Acknowledgement and Authority to Give and Receive Personal Information (Privacy Act 1988)
 Please read carefully as each director must sign this acknowledgement and authority.

Originator (Applicant): _____

Search Agent: Complete Capital Pty Ltd (ABN 46 141 954 529)

Credit Providers: Oracle Home Loans Pty Ltd

DIRECTOR 1	DIRECTOR 2
First Name	First Name
Surname	Surname
Date of Birth	Date of Birth
Home Address	Home Address
Suburb	Suburb
State	State
Postcode	Postcode

DIRECTOR 3	DIRECTOR 4
First Name	First Name
Surname	Surname
Date of Birth	Date of Birth
Home Address	Home Address
Suburb	Suburb
State	State
Postcode	Postcode

I/we acknowledge that I/we have made an application to Complete Capital Pty Ltd for accreditation to the Loan Application Programme.

I/We propose to support this application with my/our guarantee.

I/we agree that the Complete Capital Pty Ltd can obtain a Veda Advantage Credit Report on all parties named in this authority.

Complete Capital Pty Ltd can disclose any report or personal information about me/us to another person in connection with or the exercise of their rights in respect of management, credit enhancement, warehouse facilities, enforcement, funding, financial accommodation or otherwise by means of an arrangement involving securitisation.

Director 1	Director 2
Date	Date
Director 3	Director 4
Date	Date

Signature : _____

PRIVACY STATEMENT

Privacy Statement Concerning Your Personal Information (Privacy Act 1988)

Complete Capital Pty Ltd ABN 46 141 954 529 understands that your privacy is important. We are committed to ensuring that your personal information is handled properly by our staff and our service providers. We comply with the Privacy Act 1988 as amended by the Privacy (Private Sector) Amendment Act 2000 (“Act”). This Statement is to make you aware of matters required to be disclosed by the National Privacy Principles (NPPs) in relation to the personal information provided by you, (such as your name and address and contact details) in the Accreditation Application Form or similar form (“Personal Information”) whether as a proposed Broker or Credit Representative or a broker. This Personal Information will be handled by COMPLETE CAPITAL in accordance with the NPPs and this statement. If you are providing any other Personal Information via our website, please ensure that you also read our Website Privacy Policy. That policy has specific information on COMPLETE CAPITAL’s information handling practices specific to our website.

NOTE: The use of credit reports and information derived from those reports is regulated by Part IIIA of the Act. You must read and complete our Acknowledgement and Authority to Give and Receive Credit Information in relation to how we handle this information.

Collecting and Using Personal Information

COMPLETE CAPITAL only collects and uses Personal Information that is necessary for its business purposes, to provide our products and services to you including credit facilities. In particular, we will use your Personal Information to:

- a) Assess your application to be a Broker or credit representative of a broker;
- b) Verify your details;
- c) Assess our risk for legislative purposes;
- d) Provide credit (if the application is successful);
- e) Process and manage your loan applications; and or
- f) Administer the loan portfolio.

If you do not provide the Personal Information required by the Accreditation Application Form, COMPLETE CAPITAL may not be able to provide you with credit and or other products and services.

In addition we may use your Personal Information to provide you with information about our existing and new products and services. Where this is direct marketing material you have the right to request not to accept it.

Disclosing Personal Information

In order to provide our products and services, we may need to share Personal Information with other organisations. Commonly, organisations we would share such information with, include:

- Related Companies (such as Oracle Home Loans)
- Agents, Contractors and Service Providers to COMPLETE CAPITAL
- Your Employer/s or Referees
- Originators
- Rating Agencies
- Mortgage Insurers
- Title Insurers
- Funders
- Your or Our Professional Advisers
- Financial Institutions and Securitiser
- Other Credit Providers
- Your Bank
- Government and Other Regulatory Bodies
- Law Enforcement Agencies
- Debt Collectors
- Trustee Companies

Further request for and verification of Personal Information

In order to comply with its obligations under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (“AML/CTF Act”), COMPLETE CAPITAL may request further Personal Information from you, even if such

Signature : _____

Complete Capital Accreditation Application

Page 5 of 6

information was previously obtained. The Personal Information may be used for assessment and verification for compliance under the AML/CTF Act. You consent to the use of the Personal Information for such purposes. If you do not provide the Personal Information required, COMPLETE CAPITAL may not be able to provide you with credit or other products and services. When COMPLETE CAPITAL requests Personal Information from you for this purpose, you must comply with such requests.

Accessing and Updating Personal Information

You may access your personal information by contacting COMPLETE CAPITAL on the contact details below.

COMPLETE CAPITAL Pty Ltd
Ground Floor, 54 Marcus Clarke Street
Canberra ACT 2601
Telephone: 02 6248 7380
Facsimile: 02 6249 8470
Email: info@completecapiatal.com.au