Prospect Finance Group
Fact Find

Applicant Details

Applicant 1

Applicant Type			
☐ Borrower		☐ Guarantor	
Title			
☐ Mr	☐ Mrs	☐ Ms	☐ Miss
First Name			
Middle Name			
Surname			
Previous Name	(If applicable)		
Date of Birth	DD I MM I YYYY		
Marital Status			
Spouse *(If applicable)*	☐ Co-Applicant	☐ Non-Loan Party	
Number of Dependents		Age of Dependents	
Mobile Phone		Work Phone	
Email		Drivers Licence Number	
Permanent Australian Resident		☐ Yes	☐ No

Current Address (not a PO Box)

☐ Own Home	☐ Renting	☐ Boarding	☐ Rent free		
Street					
Suburb		State		P/C	
Date Commenced living at address					

Previous Address (if current is less than 3 years)

Street					
Suburb		State		P/C	
Date Commenced living at address					

Post Settlement Address

Street					
Suburb		State		P/C	

Postal Address

Street					
Suburb		State		P/C	

Applicant 2

Applicant Type			
☐ Borrower		☐ Guarantor	
Title			
☐ Mr	☐ Mrs	☐ Ms	☐ Miss
First Name			
Middle Name			
Surname			
Previous Name	(If applicable)		
Date of Birth	DD I MM I YYYY		
Marital Status			
Spouse *(If applicable)*	☐ Co-Applicant	☐ Non-Loan Party	
Number of Dependents		Age of Dependents	
Mobile Phone		Work Phone	
Email		Drivers Licence Number	
Permanent Australian Resident		☐ Yes	☐ No

Current Address (not a PO Box) ☐ Same as Applicant 1

☐ Own Home	☐ Renting	☐ Boarding	☐ Rent free		
Street					
Suburb		State		P/C	
Date Commenced living at address					

Previous Address (if current < 3 years) ☐ Same as Applicant 1

Street					
Suburb		State		P/C	
Date Commenced living at address					

Post Settlement Address ☐ Same as Applicant 1

Street					
Suburb		State		P/C	

Postal Address ☐ Same as Applicant 1

Street					
Suburb		State		P/C	

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Employment Details

Applicant 1

Employment Type

☐ PAYG	☐ Full Time	☐ Part Time	☐ Casual
☐ Self-employed	ABN:		
☐ On Probation	☐ Not Employed	☐ Receives income	

Current Employment

Occupation	
Employer/Company	

Employer or Company Address

Street					
Suburb		State		P/C	
Date Started					
Employer/Accountant Contact		Employer/Accountant Phone			

Previous Employment
if less than 6 months in current PAYG job or less than 2 years if self employed

Occupation	
Employer/Company	

Employer or Company Address

Street					
Suburb		State		P/C	
Date Started		Date Ended			
Employer/Accountant Contact		Employer/Accountant Phone			

Additional Employment – If applicable

☐ PAYG	☐ Full Time	☐ Part Time	☐ Casual
☐ Self-employed	ABN:		
☐ On Probation	☐ Not Employed	☐ Receives income	

Additional Employment

Occupation	
Employer/Company	

Employer or Company Address

Street					
Suburb		State		P/C	
Date Started					
Employer/Accountant Contact		Employer/Accountant Phone			

Applicant 2

Employment Type

☐ PAYG	☐ Full Time	☐ Part Time	☐ Casual
☐ Self-employed	ABN:		
☐ On Probation	☐ Not Employed	☐ Receives income	

Current Employment

Occupation	
Employer/Company	

Employer or Company Address

Street					
Suburb		State		P/C	
Date Started					
Employer/Accountant Contact		Employer/Accountant Phone			

Previous Employment
if less than 6 months in current PAYG job or less than 2 years if self employed

Occupation	
Employer/Company	

Employer or Company Address

Street					
Suburb		State		P/C	
Date Started		Date Ended			
Employer/Accountant Contact		Employer/Accountant Phone			

Additional Employment – If applicable

☐ PAYG	☐ Full Time	☐ Part Time	☐ Casual
☐ Self-employed	ABN		
☐ On Probation	☐ Not Employed	☐ Receives income	

Additional Employment

Occupation	
Employer/Company	

Employer or Company Address

Street					
Suburb		State		P/C	
Date Started					
Employer/Accountant Contact		Employer/Accountant Phone			

Income

Applicant 1

PAYG – Per Annum

Gross salary	
Gross regular overtime	
Bonus	
Overtime	
Car Allowance	
Total PAYG Income	

Self Employed - Business Income before tax

Current Financial Year	
Depreciation	
Addbacks	
Total Current Financial year	
Previous Financial Year	
Depreciation	
Addbacks	
Total Previous Financial year	
Fin'l Years income variance	
Income variance comments	

Secondary Employment Income (if applicable)

Gross salary	
Self Employed Income	

Other Income - Per Annu

Government Benefits	
Dividends	
Interest	
Private Pension	
Family Allowance	
Existing Rental Income	

Total Annual Income	

Applicant 2

PAYG – Per Annum

Gross salary	
Gross regular overtime	
Bonus	
Overtime	
Car Allowance	
Total PAYG Income	

Self Employed - Business Income before tax

Current Financial Year	
Depreciation	
Addbacks	
Total Current Financial year	
Previous Financial Year	
Depreciation	
Addbacks	
Total Previous Financial year	
Fin'l Years income variance	
Income variance comments	

Secondary Employment Income (if applicable)

Gross salary	
Self Employed Income	

Other Income - Per Annu

Government Benefits	
Dividends	
Interest	
Private Pension	
Family Allowance	
Existing Rental Income	

Total Annual Income	

Applicant Details – Company or Trust (If required)

Please complete the following section if there is a company or trust applicant attached to this application.

Company Details

Applicant Type	☐ Borrower	☐ Guarantor	Company Name				
ABN		ACN		Company Type	☐ Pty Ltd	☐ Ltd	☐ Trustee
Trading Name				Nature of Business			
Date of registration		State		Phone Number			

Registered Office

Address		Suburb		State		P/C	

Principal Place of Business

Address		Suburb		State		P/C	

Applicant - Directors & Beneficial Owners (Shareholders)

Full Name		Role	☐ Director	☐ Shareholder		☐ Unit Holder	
Address		Suburb		State		P/C	

Non-Applicant - Beneficial Owners

Full Name		Role	☐ Director	☐ Shareholder		☐ Unit Holder	
Address		Suburb		State		P/C	

Trust Details

Trust Name		Type of Trust		Number of Beneficiaries	
Trustee		Settlor			

Beneficiaries - Full name and address of each beneficiary who hold >25% share of trust

Full Name		DOB					
Address		Suburb		State		P/C	

Full Name		DOB					
Address		Suburb		State		P/C	

Full Name		DOB					
Address		Suburb		State		P/C	

Full Name		DOB					
Address		Suburb		State		P/C	

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Assets & Liabilities

Property 1

☐ **Owner Occupied** ☐ **Investment**

Address			Suburb		State		P/C	
Value		Ownership	☐ All Applicants	App 1	%	App 2	%	Rental p/w	

Mortgage ☐ No ☐ Yes, details below

Lender		Balance		Credit Limit		Repayment Type	
Interest Rate	%	Repayment p/m		Remaining Loan Term		Remaining I/O term	

Clearing from this loan?	☐ Yes	☐ No	Cancel at settlement?	☐ Yes	☐ No	Are you in arrears?	☐ Yes	☐ No

Property 2

☐ **Owner Occupied** ☐ **Investment**

Address			Suburb		State		P/C	
Value		Ownership	☐ All Applicants	App 1	%	App 2	%	Rental p/w	

Mortgage ☐ No ☐ Yes, details below

Lender		Balance		Credit Limit		Repayment Type	
Interest Rate	%	Repayment p/m		Remaining Loan Term		Remaining I/O term	

Clearing from this loan?	☐ Yes	☐ No	Cancel at settlement?	☐ Yes	☐ No	Are you in arrears?	☐ Yes	☐ No

Property 3

☐ **Owner Occupied** ☐ **Investment**

Address			Suburb		State		P/C	
Value		Ownership	☐ All Applicants	App 1	%	App 2	%	Rental p/w	

Mortgage ☐ No ☐ Yes, details below

Lender		Balance		Credit Limit		Repayment Type	
Interest Rate	%	Repayment p/m		Remaining Loan Term		Remaining I/O term	

Clearing from this loan?	☐ Yes	☐ No	Cancel at settlement?	☐ Yes	☐ No	Are you in arrears?	☐ Yes	☐ No

Property 4

☐ **Owner Occupied** ☐ **Investment**

Address			Suburb		State		P/C	
Value		Ownership	☐ All Applicants	App 1	%	App 2	%	Rental p/w	

Mortgage ☐ No ☐ Yes, details below

Lender		Balance		Credit Limit		Repayment Type	
Interest Rate	%	Repayment p/m		Remaining Loan Term		Remaining I/O term	

Clearing from this loan?	☐ Yes	☐ No	Cancel at settlement?	☐ Yes	☐ No	Are you in arrears?	☐ Yes	☐ No

Assets

Type	Details	Ownership		Value
Savings		☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	
Deposit		☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	
Superannuation		☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	
Effects/contents		☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	
Vehicle		☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	
Vehicle		☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	
Other		☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	
Other		☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	

Liabilities

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					☐ All Applicants	☐ Applicant 1 ☐ Applicant 2		
Clearing from this loan?	☐ Yes	☐ No	Cancel at settlement?	☐ Yes	☐ No	Are you in arrears?	☐ Yes	☐ No

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					☐ All Applicants	☐ Applicant 1 ☐ Applicant 2		
Clearing from this loan?	☐ Yes	☐ No	Cancel at settlement?	☐ Yes	☐ No	Are you in arrears?	☐ Yes	☐ No

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					☐ All Applicants	☐ Applicant 1 ☐ Applicant 2		
Clearing from this loan?	☐ Yes	☐ No	Cancel at settlement?	☐ Yes	☐ No	Are you in arrears?	☐ Yes	☐ No

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					☐ All Applicants	☐ Applicant 1 ☐ Applicant 2		
Clearing from this loan?	☐ Yes	☐ No	Cancel at settlement?	☐ Yes	☐ No	Are you in arrears?	☐ Yes	☐ No

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					☐ All Applicants	☐ Applicant 1 ☐ Applicant 2		
Clearing from this loan?	☐ Yes	☐ No	Cancel at settlement?	☐ Yes	☐ No	Are you in arrears?	☐ Yes	☐ No

Type	Institution	Credit Limit	Amount Owing	Repayment P/M	Ownership			
					☐ All Applicants	☐ Applicant 1 ☐ Applicant 2		
Clearing from this loan?	☐ Yes	☐ No	Cancel at settlement?	☐ Yes	☐ No	Are you in arrears?	☐ Yes	☐ No

Other Liabilities – (Rent/ Board, Child Support, Hecs, ATO debt)

Type	Monthly Repayment	Amount Owing	Ownership		Ongoing
			☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	☐ Yes ☐ No
			☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	☐ Yes ☐ No
			☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	☐ Yes ☐ No
			☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	☐ Yes ☐ No
			☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	☐ Yes ☐ No
			☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	☐ Yes ☐ No
			☐ All Applicants	☐ Applicant 1 ☐ Applicant 2	☐ Yes ☐ No

Arrears

Please provide details of any mortgages or other liabilities that are in arrears (e.g. why, status etc)

Expenses – For applicants living in a joint household with a spouse or partner provide the total amount for household expenses.

Applicant(s) whose expenses are included below:	

Type	**Monthly Expense**	**Comments**
Food Expenses		
Food and Supermarket (Supermarket, Butcher, Deli/Bakery, Other)	$	
Discretionary Expenses		
Entertainment (Sports & Fitness, Coffee & Tea, Take-away & eating out, Movies & Events, Other)	$	
Clothing, Shoes & Accessories (ot in an oes Cosmetics & toiletries, Hair and Beauty, Other)	$	
Telephone, internet, pay TV & media streaming (Home Phone & Internet, Pay TV, Mobile, Other)	$	
Pets (Pet Insurance food, Grooming, Vet fees & Care, Other)	$	
Other (Overseas Holidays, Gifts, Insurances not classified elsewhere)	$	
Children and Educational Expenses		
Public Education Costs (Preschool / Kinder Fees, Primary / Secondary School fees, Uniforms, Other)	$	
Private Education Costs (Preschool / Kinder Fees, Primary / Secondary School fees, Uniforms, Other)	$	
Tertiary & Vocational education - excluding HECS (TAFE/University Fees, Professional association fees, Union dues, Other)	$	
Childcare (Childcare, Nannies, Non-compulsory pre-school, Other)	$	
Health and Insurance		
Private Health Insurance (Private hospital, medical & dental, life, sickness & personal accident, income protection)	$	
Doctors, Dentist, Pharmacy, Glasses (Medical & Health (excluding Health Insurance) GP & Specialist, Physio, Dental)	$	
Basic Insurance (General Insurance (Including Home & Contents on Primary . CC Residence) Travel, Other)	$	
Transport Expenses		
Recreational Vehicle Running Costs (Motorcycle, caravan, trailer, boats etc.)	$	
Essential Vehicle Running Costs (Motor vehicle running costs e.g. fuel, servicing, repairs, registration, parking, tolls)	$	
Essential Vehicle Insurance (Motor vehicle insurance (other than recreational vehicles e.g. motorcycles, caravans, trailers, boats etc.)	$	
Transport (Transport (public transport, taxi, ride sharing service, air fares (excluding holiday)	$	
Property Expenses		
Primary Residence Running Costs (Rates, utilities, repairs/ maintenance, security and pest control services)	$	
Primary Residence Body Corp (O.OCC Strata, Body Corporate, Land Tax)	$	
Investment Property Running Costs (Building/Landlord insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance)	$	
Secondary Residence Running Costs (Building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance)	$	

Total Monthly Expenses	

Objectives and Loan Features

Please state primary reasons for seeking credit and how this loan may help you fulfill your long-term goals.
Immediate Needs & Objectives – within the next two years (e.g. holiday, purchases, renovations, savings, protect the family etc.)
Longer Term – between 2 to 10 years' time (e.g. repay mortgage, buy a new car, education expenses, purchase investment property, retirement planning etc.)

Your Financial Security

What is your level of financial experience?
What is your level of concern about movements in interest rates?
How important is loan flexibility to you? (e.g. ability to redraw on additional repayments or to have an Offset Account to offset savings against loan interest, pay off the loan faster, etc.)
What is your level of concern about your current job security?
What is your level of concern about negative property value fluctuations?
Do you expect a change to your income situation in the foreseeable future?
Do you expect your expenses to increase in the foreseeable future?
Do you have an emergency fund, liquid asset or insurance to assist with repayment of debt in the event of a loss of income?
Would you be able to maintain your commitments & lifestyle if you or your partner were unable to earn an income?
Do you have adequate insurance to meet your loan repayments in the event you are unable to work? (e.g. life insurance, loan protection insurance, income protection insurance)
Do you have a will?
Are you aware of any circumstances that may impact upon your ability to meet your financial commitments?

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Loan Details

Funds to Complete

Funds Required (A)		Funds Available (B)	
Purchase/Builder's contract price		Proposed loan amount	
Refinance amount		First home owners grant (FHOG)	
Stamp duty		Sale proceeds funds	
Loan fees		Savings	
Legal fees		Deposit paid	
Other		Other	
Total		**Total**	

Funding Position

Total Funds Required (A)	Total Funds Available (B)	Funds Surplus/Deficit (B-A)

Loan Requirements

Total loan amount required		Loan Term		ears
Purpose of this loan	☐ Owner Occupied	☐ Investment		
Approximate value of loan security property/properties			Deposit	

Please Note – You will need to review and confirm your loan requirements with a Prospect Finance Group representative

Security 1

☐ Owner Occupied	☐ Investment	Pre-Approval - where contract of sale not held	☐ Yes	☐ No
Address		Suburb		State		P/C	
Property Value (estimate)		Purchase Price		Contract Date	
Ownership	☐ All Applicants; or	☐ Applicant 1 ☐ Applicant 2 ☐ Guarantor		
Title	☐ Torrens/Freehold	☐ Strata	☐ Leasehold	☐ Other:
Zoning	☐ Residential	☐ Rural Residential	☐ Rural	☐ Other:
Property Type - house, apartment, vacant land, unit, high density unit				
Ownership type	☐ Sole	☐ Joint Tenants	☐ Tenants in Common	

Security 2

☐ Owner Occupied	☐ Investment	Pre-Approval - where contract of sale not held	☐ Yes	☐ No
Address		Suburb		State		P/C	
Property Value (estimate)		Purchase Price		Contract Date	
Ownership	☐ All Applicants; or	☐ Applicant 1 ☐ Applicant 2 ☐ Guarantor		
Title	☐ Torrens/Freehold	☐ Strata	☐ Leasehold	☐ Other:
Zoning	☐ Residential	☐ Rural Residential	☐ Rural	☐ Other:
Property Type - house, apartment, vacant land, unit, high density unit				
Ownership type	☐ Sole	☐ Joint Tenants	☐ Tenants in Common	

Applicant & Guarantor Declaration

1. Do you have any outstanding amounts with the Australian Taxation Office?	☐ Yes	☐ No
2. Have you ever been bankrupt or entered into an arrangement to pay your creditors?	☐ Yes	☐ No
3. Are there any unsatisfied Court Judgements against you?	☐ Yes	☐ No
4. Have you ever been a shareholder or an officer of any company to which a manager, receiver, administrator, or liquidator has been appointed?	☐ Yes	☐ No
5. Has a mortgagee ever sold your property to recover a debt owing by you?	☐ Yes	☐ No
6. If you are seeking finance to complete the purchase of the security property, do you intend to borrow any other money for this purpose?	☐ Yes	☐ No
7. Has an application for the above loan been submitted by you or any other person to another lender?	☐ Yes	☐ No
8. Do you require an interpreter for written or spoken English?	☐ Yes	☐ No
9. Do you anticipate making any lump sum repayments of more than $10,000 to your loan in the first five years? If so, please provide details	☐ Yes	☐ No
10. By signing this application I/we hereby consent to the giving of a copy of the credit contract to any guarantors (whether named in this contract or not)	☐ Yes	☐ No
11. I/we acknowledge and agree that if valuation/s of the property/ies proposed as security has/have been commenced I/we will not be entitled to a refund of any valuation fee/s paid even if the proposed loan does not proceed.	☐ Yes	☐ No
If yes to any of the above questions from 1-9 please give details:		

Applicant 1		**Applicant 2**	
Full Name		Full Name	
Signature:		Signature:	
Date		Date	

Referrer Details

Were you referred to PFG?	☐ Yes	☐ No

If yes,

Name of referrer individual			
Name of referrer company			
Is the referrer company a ortgage roker	☐ Yes	☐ No	If no, please answer below

Did the Referrer obtain your consent prior to passing on your details?	☐ Yes	☐ No
Did the Referrer charge you a fee to anyone in relation to the referral?	☐ Yes	☐ No
Did the Referrer disclose to you any benefits, including commission, that they may receive because of this referral?	☐ Yes	☐ No
If you met the Referrer 'face to face' at their place of business, was their business conducted from a non-standard premise? eg temporary stalls in shopping centres, airport lounges	☐ Yes	☐ No
Did the PFG Loan Writer contact you outside 15 business days from the date of your initial referral consent?	☐ Yes	☐ No

Settlement Information

Will the applicant be representing themselves?	☐ Yes	☐ No	Solicitor Name:	
Solicitor address				

Contact name:		Phone		Email	

Accountants Details

Accountants Name	
Accountants Address	

Contact name:		Phone		Email	

Business Purpose Declaration

I/We declare that the credit assistance is to be provided to me/us by Prospect Finance Group Pty Ltd ABN 92 632 468 056 is to be applied wholly or predominantly for business and/or investment purposes other than investment in residential property.

IMPORTANT
You should only sign this declaration if this loan is wholly or predominantly for business and/or investment purposes, other than investment in residential property. By signing this declaration, you may lose your protection under the National Credit Code

Applicant 1		**Applicant 2**	
Full Name		Full Name	
Signature:		Signature:	
Date		Date	

Notice of Nomination

This is optional. It may be completed where there is more than one applicant for a loan which is for personal purposes.

I/We Nominate (Full name of person nominated)	
To receive notices and other documents under the National Credit Code on behalf of me/us	

IMPORTANT

- Each applicant who has completed this fact find is entitled to receive a copy of any notice or document under the code.
- By completing this section and signing this form you are forgoing your right to be provided with information from Prospect Finance Group and our credit providers. (Notices will only be sent to the nominated party)
- Should you wish to cancel your nomination, any party who has signed this fact find may do so anytime by contacting Prospect Finance Group

Privacy Consent

This document explains how Sef Nowrozi T/A Prospect Finance Group ("PFG", "we", "us") collects, uses, discloses and manages your personal and credit-related information, and seeks your consent to do so.
Please read this document carefully before signing.

1. COLLECTION OF PERSONAL INFORMATION
We collect personal information about you to provide credit assistance and related services.

This may include:

• Identification details (name, date of birth, address)
• Contact details
• Employment, income and financial information
• Assets, liabilities and expenses
• Information about dependants
• Credit-related information

Providing your information is voluntary, however it is necessary for us to provide credit assistance. If you do not provide the requested information, we may be unable to assist you.

2. SENSITIVE INFORMATION
We will only collect sensitive information (including health information or information about vulnerability) where reasonably necessary and withyour express consent.

3. PURPOSE OF COLLECTION

We collect, hold and use your information to:

• Assess your eligibility for credit
• Arrange or provide credit assistance
• Submit applications to lenders or insurers
• Verify your identity
• Manage your application and ongoing services
• Comply with legal and regulatory obligations

4. DISCLOSURE OF YOUR INFORMATION

We may disclose your personal and credit-related information to:
• Credit providers and mortgage insurers
• Aggregators and panel lenders
• Credit reporting bodies
• Financial advisers, accountants and legal representatives
• Valuers, conveyancers and settlement agents
• Service providers (including IT and cloud providers)
• Government and regulatory authorities where required

We only disclose your information where reasonably necessary.

5. OVERSEAS DISCLOSURE

Your information may be disclosed to overseas service providers located in:
United States, Canada, Malaysia, India, Ireland, United Kingdom, Serbia and the Philippines.
We take reasonable steps to ensure these parties comply with Australian privacy laws.

6. CREDIT REPORTING INFORMATION

We may collect and exchange credit-related information with:
• Equifax
• Experian
• illion

This may include:

Identity details
• Credit history and repayment history
• Defaults and financial hardship arrangements
• Court judgments and insolvency information

7. DISCLOSURE OF APPLICATION STATUS

With your consent, we may disclose limited information (such as approval status) to authorised third parties (e.g. real estate agents or conveyancers) where required to facilitate your transaction.

Privacy Consent (Continued)

8. DIRECT MARKETING

We may contact you regarding products and services that may be relevant to you.

You may opt out at any time by:
- Using the unsubscribe option, or
- Contacting us directly

9. ELECTRONIC COMMUNICATIONS

You consent to receiving communications electronically.
You acknowledge that:
- Paper documents may not be provided
- You are responsible for checking your electronic communications

10. AUDIO / VIDEO RECORDING CONSENT

You consent to:

- Communication via phone, video or online meetings
- Recording of such communications for for compliance, verification and record-keeping purposes.

11. DATA SECURITY & BREACHES

We take reasonable steps to protect your information and comply with the Notifiable Data Breaches scheme.

12. ACCESS AND CORRECTION
You may request access to or correction of your personal information at any time.

13. WITHDRAWAL OF CONSENT
You may withdraw your consent by contacting us at privacy@prospectfinancegroup.com.au

14. PRIVACY POLICY
Our full Privacy Policy is available at:
www.prospectfinancegroup.com.au

CLIENT CONSENT

Please tick each box to confirm your consent:

- ☐ **Privacy Consent:** I consent to the collection, use and disclosure of my personal information
- ☐ **Credit Reporting Consent:** I consent to the collection and exchange of my credit-related information
- ☐ **Receiving information electronically**: I consent to receiving electronic communications
- ☐ **Marketing Consent:** I consent to being contacted for direct marketing (I understand I can opt out at any time)
- ☐ **Video or audio conference recording:** I consent to audio and/or video recording

Acknowledgement

By signing below, as applicant or guarantor, I acknowledge and declare that I have read and understood this Privacy Consent. I consent to the collection, storage, use and disclosure of my personal information and credit information in accordance with this Privacy Consent.

Applicant 1		**Applicant 2**	
Full Name		Full Name	
Signature:		Signature:	
Date		Date	