



**ROME C I T I
P R O P E R T Y F I N A N C E
A P P L I C A T I O N**

R O M E C I T I

Romeciti . Your Greencity



ROME CITI

VENDOR FINANCE



PROPERTY FINANCE APPLICATION

APPLICANT(S) / 申请人

1ST BORROWER / 第一申请人:

2ST BORROWER / 第二申请人:

COMPANY NAME / 公司申请人:

PURCHASE PRICE / 合同价格:

LOAN REQUIRED / 贷款额:

LVR / 借贷比例:

PURPOSE / 用途:

OWNER OCCUPIED / 自住

INVESTMENT / 投资

NOTE: APPLICANTS MUST POST A COMPLETED AND SIGNED HARD COPY OF THE LOAN APPLICATION FORM WITH ALL SUPPORTING DOCUMENTATION TO:

注意：申请人须按要求填写该申请表并签字，并以邮寄方式将原始表格及相关证明文件寄至：

Romeciti Vendor Finance
Suite 26.02, Tower One, 100 Barangaroo
Ave, Barangaroo NSW 2000

Romeciti Vendor Finance
Suite 26.02, Tower One, 100
Barangaroo Ave, Barangaroo NSW
2000

Vendor finance is managed and authorised by Global Capital Property Finance Pty Ltd (ABN 28 604 257 909) on behalf of Romeciti Property Finance (RPF). All information contained within this publication is intended as a general introduction to Romeciti Property Finance only and does not form an offer or contract. Global Capital Property Finance is not a bank or financial institute and offers a limited range of mortgage options. Information is accurate at publication date and may be subject to change. It is suggested you make enquiries directly to Global Capital Property Finance for more information and solutions. All property loan applications must be reviewed by Global Capital Property Finance prior to approval.



APPLICANT 1 / 第一申请人: DETAILS / 基本信息

Individual / 个人

Title / 称谓 Given name(s) / 中间名 Given name(s) / 名字

Surname / 姓氏

Date of Birth / 出生日期 Australian resident? / 澳大利亚居民? Australian Citizen? / 澳大利亚公民?
[] / [] / [] Yes / 是 No / 否 Yes / 是 No / 否
Driver's License number / 驾照号码 State of issue / 颁发地区

Marital Status / 婚姻状况
Married / 已婚 Divorced / 离异 De Facto / 同居 Widowed / 丧偶 Single / 单身

No. of dependants / 未成年子女数量 Age of dependants / 未成年子女年龄

Contact / 联系方式 Meritcity requires a minimum of three years residential details / 公司要求提供至少三年的居住信息

Home address / 居住地址 - PO Box not allowed / 邮局信箱号码无效

State / 州 Postcode / 邮政编码 Years lived at home address / 在此处居住时长

Previous home address / 之前居住地址 if at current home for less than 3 years / 如果在现居住地少于三年

State / 州 Postcode / 邮政编码 Years lived at home address / 在此处居住时长

Mailing address / 邮寄地址 if not the same as home address / 如与居住地址有别 State / 州 Postcode / 邮政编码

Current residential status / 目前居住状态
Own / 完全所有 Mortgage / 有按揭 Rent / 租住 Live with parents / 与父母家人同住

Other please provide details / 其它请特指

Home phone number / 家庭电话 Work phone number / 工作电话 Mobile phone number / 手机 Fax number / 传真

Employment / 工作情况 Meritcity requires a minimum of three years employment details / 要求提供至少三年的工作信息

Employment type / 就业类型 Occupation / 职业

Full-time / 全职 Part-time / 兼职 Casual / 临时 Self-employed / 自雇

Current employer / 当前雇主/如自雇
if self employed, provide business/trading/company name and 须提供生意或公司名称以及公司注册号码ABN Length of employment / 工作年限

Previous employer 1 / 前任雇主1
if current employment if less than 3 years / 如果当前工作年限少于3年 Length of employment / 工作年限

Previous employer 2 / 前任雇主2
if length of employment already provided is less than 3 years / 如果已提供的工作年限小于3年 Length of employment / 工作年限

Base income / 基本工资 gross annual / 税前年薪 Overtime / 加班收入 gross annual / 税前年薪 Other allowances / 其他补助 gross annual / 税前年薪
\$ \$ \$

Other income / 其他收入 年薪, 需提供详细信息, 例如: 奖金, 退伍津贴, 第二职业等 Rental income weekly / 租金收入 每周
\$ \$

APPLICANT 2 / 第二申请人: DETAILS / 基本信息

Individual / 个人

Title / 称谓 Given name(s) / 中间名 Given name(s) / 名字

Surname / 姓氏

Date of Birth / 出生日期 Australian resident? / 澳大利亚居民? Australian Citizen? / 澳大利亚公民?
■■■■ / ■■■■ / ■■■■ Yes / 是 No / 否 Yes / 是 No / 否
Driver's License number / 驾照号码 State of issue / 颁发地区

Marital Status / 婚姻状况
Married / 已婚 Divorced / 离异 De Facto / 同居 Widowed / 丧偶 Single / 单身

No. of dependants / 未成年子女数量 Age of dependants / 未成年子女年龄

Contact / 联系方式 Meritcity requires a minimum of three years residential details / 公司要求提供至少三年的居住信息

Home address / 居住地址 - PO Box not allowed / 邮局信箱号码无效

State / 州 Postcode / 邮政编码 Years lived at home address / 在此处居住时长

Previous home address / 之前居住地址 if at current home for less than 3 years / 如果在现居住地少于三年

State / 州 Postcode / 邮政编码 Years lived at home address / 在此处居住时长

Mailing address / 邮寄地址 if not the same as home address / 如与居住地址有别 State / 州 Postcode / 邮政编码

Current residential status / 目前居住状态
Own / 完全所有 Mortgage / 有按揭 Rent / 租住 Live with parents / 与父母家人同住

Other please provide details / 其它请特指

Home phone number / 家庭电话 Work phone number / 工作电话 Mobile phone number / 手机 Fax number / 传真

Employment / 工作情况 Meritcity requires a minimum of three years employment details / 要求提供至少三年的工作信息

Employment type / 就业类型 Occupation / 职业

Full-time / 全职 Part-time / 兼职 Casual / 临时 Self-employed / 自雇

Current employer / 当前雇主/如自雇
if self employed, provide business/trading/company name and 须提供生意或公司名称以及公司注册号码ABN Length of employment / 工作年限

Previous employer 1 / 前任雇主1
if current employment if less than 3 years / 如果当前工作年限少于3年 Length of employment / 工作年限

Previous employer 2 / 前任雇主2
if length of employment already provided is less than 3 years / 如果已提供的工作年限小于3年 Length of employment / 工作年限

Base income / 基本工资 gross annual / 税前年薪 Overtime / 加班收入 gross annual / 税前年薪 Other allowances / 其他补助 gross annual / 税前年薪
\$ \$ \$

Other income / 其他收入 年薪, 需提供详细信息, 例如: 奖金, 退伍津贴, 第二职业等 Rental income weekly / 租金收入 每周
\$ \$

COMPANY 公司 / FAMILY TRUSTEE DETAILS 家庭信托

基本信息 *IF APPLICABLE* 如适用

Details / 基本信息

Company Name / 公司名称

ABN/ACN / 生意注册号码/公司注册号码

Principal Place of Business/Administration / 主要经营办公地点 - *PO Box not allowed* / 邮局信箱号码无效

Full Address of the Registered Office / 公司注册详细地址 - *PO Box not allowed* / 邮局信箱号码无效

Postal Address / 通信地址

Phone number / 电话号码

Fax Number / 传真号码

Industry / 所属行业

Business Contact Name / 公司联系人

Phone number / 电话号码

Company registered at ASIC as: *(select one)* / 公司在澳大利亚证券和投资委员会注册为: (请选择一项)

Public Company / 上市公司

Proprietary/Private Company / 私营或私有公司

Full Name of each Director of the Company / 公司所有董事全名

Director (1) / 董事 1

Percentage Shareholding / 持股比例

Director (2) / 董事 2

Percentage Shareholding / 持股比例

If Proprietary/Private Company, please provide; / 若为私有公司, 请提供

Full Name and Address of the Beneficial Owners* / 权益所有人的全名和地址*

Full Name (1) / 姓名 1

Residential Address (1) / 家庭住址(1) *PO Box not allowed* / 邮局信箱号码无效

Full Name (2) / 姓名 2

Residential Address (2) / 家庭住址(2) *PO Box not allowed* / 邮局信箱号码无效

STATEMENT OF ASSETS & LIABILITIES / 资产负债详表

CURRENT ASSETS / 当前资产

ASSETS / 资产 What you own / 你所拥有	DETAILS 详细信息	VALUE 价值	TICK APPLICANTS 申请人勾选	
Savings 银行存款		\$	App1 申请人1	App2 申请人2
Owned property 1 自有物业1		\$	App1 申请人1	App2 申请人2
Owned property 2 自有物业2		\$	App1 申请人1	App2 申请人2
Motor vehicle 1 汽车1		\$	App1 申请人1	App2 申请人2
Motor vehicle 2 汽车2		\$	App1 申请人1	App2 申请人2
Home contents 家庭财产		\$	App1 申请人1	App2 申请人2
Super/Life policies 养老金/寿险保额		\$	App1 申请人1	App2 申请人2
Shares/Investments 股票/投资		\$	App1 申请人1	App2 申请人2
Other 其他		\$	App1 申请人1	App2 申请人2
Total assets 资产总额		\$		

CURRENT LIABILITIES / 当前负债

LIABILITIES / 负债 What you owe / 你所偿付	NAME OF INSTITUTION 机构名称	MONTHLY 月供	BALANCE 余额	BORROWER 借款人	
Rent 房租			\$	App1 申请人1	App2 申请人2
Home loan 1 房屋贷款1			\$	App1 申请人1	App2 申请人2
Home loan 2 房屋贷款2			\$	App1 申请人1	App2 申请人2
Personal loan 个人贷款/学生援助贷款			\$	App1 申请人1	App2 申请人2
Other loans 其他贷款			\$	App1 申请人1	App2 申请人2
Other debts 其他债务			\$	App1 申请人1	App2 申请人2
Credit card 1 信用卡1		Card limit /信用卡额度	\$	App1 申请人1	App2 申请人2
Credit card 2 信用卡2		Card limit /信用卡额度	\$	App1 申请人1	App2 申请人2
Store cards 赊借卡		Card limit /信用卡额度	\$	App1 申请人1	App2 申请人2
Total liabilities 负债总额			\$		

FORM DDR For and behalf of Romeciti Vendor Finance

REQUEST FOR DEBITING AMOUNTS TO ACCOUNTS BY THE DIRECT DEBIT SYSTEM

Date

Insert your name in full I / We

Request you, until further notice in writing, to debit my/our account described in the schedule below, any amounts which Global Capital Property Finance Pty Ltd (ABN 28 604 257 909) and its transferees and assignees ("the User"),

I/We understand and acknowledge that:

1. The Financial Institution may in its absolute discretion determine the order of priority of payment by it of any moneys pursuant to this Request or any authority or mandate.
2. The Financial Institution may in its absolute discretion at any time by notice in writing to me/us, terminate this Request as to future debits.
3. The User and its transferees and assignees may by prior arrangement and advice to me/us vary the amount or frequency of future debits.

Customer Signature(s)

Customer's Address

Your Account to debited: The nominated account with your financial institution from which your loan repayments will be debited

Financial Institution Name

Account Name Holder/s

BSB Number

Account Number

Acknowledgement By signing and/or providing us with a valid instruction in respect to your Direct Debit Request you have understood and agreed to the terms and conditions governing the debit arrangements between you and the Debit User set out in this Request and in your Direct Debit Request Service Agreement.

Customer Signature(s)

Customer Signature(s)

Date

Date

/ /

/ /

Name

Name

Capacity

Capacity

[companies only]

[companies only]

DECLARATION

YES NO

1. Have you or your spouse ever been declared bankrupt or insolvent, or have you or your spouse entered into a scheme of arrangement ?

2. Have you or your spouse ever been shareholders or officers in a company of which a manager, receiver, and / or liquidator has been appointed ?

3. Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer ?

4. Have you or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through amortgagee sale proceeding ?

5. Do you or your spouse, have any unpaid defaults, either current or within the last 5 years, listed with the Credit Reference Association ?

6. Have you included all of your debts in the liabilities section?

7. Have you applied through another lender or mortgage broker?

8. Have you missed a payment on any debts in the last 6 months?

9. Are you aware of any likely adverse changes in your circumstances?

10. Are your living expenses around average for your family size?

I/We have no objections to Meriton passing on, confidentially, such information as is deemed necessary to other financiers brokers from time to time in an attempt to assist with the refinancing / establishment of client mortgages. In giving Meriton permission to do this I / We understand that we are under no obligation to accept such offers on presentation.

I / We, the applicant(s) herein do solemnly declare and affirm that all the contents and information contained within this application has been read and is understood and, that the statements to any Questions made in this application are true and correct in every particular, and I / We make this solemn declaration conscientiously believing the same to be true and correct by virtue of the provisions of the Oaths Act 1900.

Date

/ /

Date

/ /

Signed (1st Applicant)

Signed (2nd Applicant)

OFFICE USE ONLY

COMMENTS

PRIVACY STATEMENT AND CONSENT

PART 1 – GENERAL

Use and Disclosure of Information:

MERITON PROPERTY FINANCE PTY LIMITED ("Meriton") may collect and use personal information about you for the purpose of providing credit. The personal information will be held by Meriton and you can gain access to the information held about you by contacting Meriton. Meriton will not use or disclose information collected about you other than as set out in this statement, for the purposes you would reasonably expect, a purpose required or authorised by law, a purpose otherwise disclosed to, or authorised by you. If the personal information Meriton request is not provided, Meriton will not be able to approve the loan requested by you. You may gain access to the personal information held by Meriton about you by calling the Property Finance Department on 02 9287 2888.

To: ROMECITI VENDOR FINANCE,
82 Waterloo Road, Macquarie Park, NSW 2113

Information about another person:

I represent that if at any time I supply Meriton with personal information about another person, I am authorised to do so and I agree to inform that person who Meriton is, that Meriton will use and disclose that personal information for the purposes set out above, and that the person can gain access to the information Meriton holds about that person.

Disclosure of Personal Information:

Meriton may disclose personal information about me to any:

- Financial Planner
- Mortgage Broker
- Credit Reporting or Reference Agency
- Insurance Investigator
- Other entities and people within the Meriton Group
- External service providers who assist Meriton with marketing, and the provision of financial and legal services
- Any other party that Meriton deems necessary in the course of normal business activities.

Purposes for which Meriton can collect and use Personal Information:

I agree that personal information provided to Meriton in connection with this application may be held and used by Meriton to:

- Assess and process any application
- Establish and administer the loan
- Communicate with me and provide me with the information, products and services requested by me
- Market Meriton's projects
- Recruit employees and contractors
- Comply with legislative and regulatory requirements
- Consider any other application I make to Meriton
- Perform Meriton's administrative operations
- For any other purpose which Meriton deems necessary in the normal course of its business activities.

In assessing this application Meriton may seek and obtain personal information about me from a Credit Reporting agency or another financial institution and may give personal information about me to another financial institution.

Where personal information which Meriton collects about me is sensitive information (such as information about health status, religious belief, membership of a professional or trade association or a criminal record) I nevertheless consent to its collection by Meriton.

Disclosure to Financier:

Meriton may disclose any report or personal information held to any applicable Meriton financier and I acknowledge that I may contact Meriton at any time to access or confirm the nature of that information and whether it has been passed on to any financier, including the identity of that party.

PART 2 - CREDIT INFORMATION

Acknowledgement and authority that credit information may be given to a credit reporting agency.

I understand that Section 18E(8)(c) of the Privacy Act allows you to give a credit reporting agency personal information about me. I authorise you to give this information. The information which may be given is covered by Section 18E(1) of the Act.

The information that may be given includes:

- Identity particulars
- The fact that I have applied for credit and the amount
- The fact that you are a credit provider to me
- Payments which are overdue more than 60 days, and for which collection action has commenced
- Advice that payments are no longer overdue
- In specified circumstances, that in your opinion I have committed a serious credit infringement
- In the credit you provided to me has been discharged.

Authority for you to obtain Credit Information

To enable you to assess my application for commercial or personal credit, I authorise you or your agent to get reports from a credit reporting agency or other business that provides information about credit worthiness,

These reports may contain:

- Personal information about me in relation to my application or personal credit in accordance with Section 18K(1)(a) of the Act
- Personal information about me in relation to my application or commercial credit by me or my company or firm. This is in accordance with Section 18K(1)(b) of the Privacy Act
- Information about my commercial activities or credit worthiness in relation to my application for personal credit. This is in accordance with Section 18L(4) of the Privacy Act
- Other information in relation to my commercial credit activities
- To obtain personal information about me for the purpose of collection of overdue payments in respect of commercial credit which has been provided to me by Meriton. This is in accordance with Section 18K(1)(h)(i) of the Act
- When performing tasks reasonably necessary to the provisor of Securitised Loans or Securitisation purposes permitted by Section 18E(1)(b)(ia) of the Act and in accordance with Section 18K(1)(ab) and (ac) of the Act.

Authority to exchange information with other credit providers

In accordance with Section 18N(1)(b) of the Privacy Act, I authorise you to give information and get information from all credit providers named in this application or credit report issued by a credit reporting agency or any agent of yours that is deemed to be a credit provider pursuant to Section 11b(5) of the Act I understand that this information can include any information about my credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive under the Act.

I understand that this information may be given or used by you or your agent for the following;

- To assess an application by me for personal or commercial credit
- To assist me to avoid defaulting on my credit obligations
- To tell other credit providers about a default by me
- To assess my credit worthiness
- To assess my position if I fall into arrears
- Where the information is given to participants in a securitisation scheme, for the purpose of assessing the risk involved in the purchase of any credit facility advanced or applied for by me and any risk associated with the undertaking of any credit enhancement of such a credit facility.

Date

/ /

Date

/ /

Signed (1st Applicant)

Signed (2nd Applicant)

Print Name

Print Name

PROOF OF IDENTIFICATION

LIST OF ACCEPTABLE DOCUMENTS (100 POINTS REQUIRED)

(Certified Copies of Primary Identification Documents (For overseas buyers: Notarised copies).

Passport	70 Points
Birth Certificate / Extract	70 Points
Citizenship Certificate	70 Points

Certified Copies of Secondary Identification Documents (must have photograph and signatures)

(You may use several of the following to reach 100 points)

Australian Driver's Licence	40 Points
Australian Public Employee ID	40 Points
Student ID – issued by a tertiary institution	40 Points

Certified Copies of Other Cards

Medicare	25 Points
ATM card and Credit Card	25 Points
Foreign Driver's Licence	25 Points

Documents which verify your full name and residential address

Utility Bills

Water, Electricity, Gas	25 Points
Telephone Bills, Council Rates	25 Points

LOAN APPLICATION CHECK LIST- SUPPORTING DOCUMENTS

Proof of Savings

- Last six months statements

Proof of Income

- You will need to provide us with the following documents that are relevant to you, at least two of the following stated must be supplied

Salary/PAYG

- Your two most current pay slips and one of the following

Letter of employment stating the following on Company Letterhead

- Your name and employers name, how long you have been there, your annual income

Group Certificate, tax assessment notice or tax return signed

- Most recent employment contract which outlines your name, employers name and gross basic wage together with any other information relating to your salary.

Self Employed

- You will need to provide us with copies of your personal income tax returns, full financial statements for the past two years along with the most recent financial year's assessment notice.

Company Name or Trustee information

- If you are applying for a loan in your company name or trustee you must supply the following:
- A copy of the Memorandum of Articles of Association of the company
- A copy of the share certificate
- A copy of your current Family/Unit Trust Deed

LOAN APPLICATION CHECK LIST- SUPPORTING DOCUMENTS CONT....

Rental income

If you currently have rental properties you are required to provide us with a current copy of the residential tenancy agreement or two current rental remittance statements.

COMMITMENTS

Loans and credit cards with other financial institutions

- Please provide statements for the current six months of any loans you currently have e.g.;
- Credit card statements
- Personal loan statements
- Car loan statements
- Mortgage statements

Assets

- Copy of certificate of title for principal place of residence
- Copy of certificate of title for investment properties

PROPERTY FINANCE SUMMARY

Features

- Interest Only Loans, Fixed at Meriton rates for a 2 Year Term
- No Valuation Fee, Brokerage Fees or Early Payout Fees
- Pre-Payment of Interest Allowed
- Lump Sum Principal Reductions Allowed
- No Mortgage Insurance

Application Fee of \$1,500

Payable at time of lodgment of all Property Finance Applications and are only refunded if your application has been declined.

Interest

Is calculated in arrears and payable on the 1st working day of the month.

Repayments

Monthly interest payments are directly debited from the nominated account of your choice to assist you with budgeting.

Interest Pre-Payment & Principal Reduction

Both pre-payment of interest & lump sum principal reductions are allowed in set multiples to assist you with paying your loan earlier.

Early Repayment or Discharge of Loan

Can be arranged at any time and is penalty free.

Expiry of Loan

You must refinance on or before expiry of your loan contract with Meriton.

Default Interest

A default interest of 15.00 % may be applied in certain circumstances.

隐私条款

关于我们

下文中“我们”和“我们的”指的是Zinnker Finance Pty Ltd (ACN 623 441 476).

我们承诺保护您的隐私

我们了解保护您的个人信息的重要性。本文件列出了我们对您所持有的个人信息的隐私政策承诺以及我们如何处理这些信息。我们收集的关于您的任何个人信息将仅用于我们收集的目的或仅在法律允许的范围内使用。我们在处理您的任何个人信息的时候都将确保您的个人信息安全，您对此的信心对我们很重要。我们保护您个人信息的承诺遵守澳大利亚隐私保护法律，具体条款请见澳大利亚隐私法和其他相关法律条文。

个人信息

当我们提及个人信息，我们指的是明显包含您身份的信息。这些信息可能包括有关您的信息或意见。我们所持有的您的个人信息可能包括信用信息。信用信息是用于评估您是否有资格获得资金的信息，可能包括您未偿还的贷款资金，您的还款历史以及任何违约记录。信用信息通常在信贷提供者，金融服务提供者以及信用报告之间共享。我们可能收集的关于您的个人信息包括您的姓名，出生日期，地址，账户详细信息，职业以及其他我们需要的用于验证您身份的信息。我们可能使用信用报告机构（Credit Reporting Body, CRB）持有的信息来验证您的身份。我们可能向信用报告机构披露您的姓名，出生日期和地址等个人信息，以检测您所提供的个人信息是否与信用报告机构持有的信息相匹配。信用报告机构可能提供给我们一份评估报告，这可能会用到其文件中关于您和其他人的个人信息。您也可以要求以其他方式验证您的身份。如果我们无法使用信用报告机构所持有的信息来验证您的身份，我们将通知您，并让您有机会与信用报告机构联系以更新您的信息。如果您申请贷款，我们也可能会需要了解受您赡养者以及共同居住者的年龄和人数，您在当前地址的居住时长，您的就业详情以及收入和支出证明。

我们为什么收集您的个人信息

我们收集个人信息的目的在于对您成为我们基金会员的申请进行评估，以及/或者评估您的贷款申请和管理贷款。如果您申请任何金融产品，我们收集您的个人信息以评估您的申请并用于管理这些金融产品。我们也可能收集您的个人信息以便我们能向您直接推荐产品并管理我们之间的关系。我们可能会不时向您介绍其他产品和服务。为了保持我们和您之间成功的业务关系，我们可能会向提供由我们使用或者宣传的产品或服务或其他组织披露您的个人信息。我们可能向其披露有关您的信息的组织类型包括其他抵押贷款中介，贷方，估值师，放贷方抵押保险公司，测量师，会计师，信用报告机构，追债公司，收债员，产品发行公司，投资经理和律师。我们也可能将您的个人信息透露给可能或已经对您的债务或我们的业务感兴趣的任何其他组织。

我们如何收集您的个人信息？

在合理和实际的情况下，我们将直接从您那里收集您的个人信息。我们还从信用报告机构，财务经纪人和其他人（如会计师和律师）处收集您的个人信息。

我们是否披露您的个人信息？

根据您要求的产品或服务，我们可能会向以下机构披露您的个人信息：

- 与您的财务要求有关的潜在出资人或其他中间人；
- 参与管理您财务的其他组织，如第三方供应商，印刷和邮政服务，呼叫中心，贷方抵押保险公司，贸易保险公司和信用报告机构；
- 可能想要向您销售产品的联营企业；
- 向我们提供信息和基础设施系统的公司；
- 任何代表你的人，如财务经纪人，律师和会计师；
- 任何您授权我们披露信息的人；
- 提供身份验证的组织，包括在线验证您的身份，或根据法律规定我们需要进行的验证，这些法律包括2006年反洗钱和反恐主义融资法（Cth）等；
- 投资者和潜在投资者，代理人或顾问，或对我们业务有兴趣的任何实体；
- 在我们与我们的业务伙伴和/或您之间整理和报告信息的数据收集方；
- 我们的授权代表；
- 金融机构，包括股票经纪，保管人，基金经理和投资组合服务提供商以及管理您的金融产品的其他实体；
- 保险公司，如果您通过我们获得保险；或
- 您的雇主，推荐人或身份验证服务公司

在向任何个人或组织披露您的任何个人信息之前，我们将采取一切合理的措施来保证：

1. 个人或组织承诺保护您的个人信息，其保护程度和范围不低于我们，或
2. 您同意我们披露信息

我们可能会使用云端储存来储存我们持有的关于您的个人信息。云存储和IT服务器可能位于澳大利亚境内或境外。

信用信息

我们可能会收集以下类型的信用信息，并与信用报告机构和其他实体交换信息：

- 信用负债信息，关于您当前融资的信息，包括信用提供者的名称，信用提供者是否持有澳大利亚信用许可证，融资类型，融资日期，贷款条款及条件，最高可用资金金额以及贷款终止日；
- 还款历史信息，关于您是否按时还款的信息；
- 有关您申请的融资类型的信息；
- 违约和付款信息；以及
- 法庭诉讼资料
- 我们交换此信用信息，以评估您的贷款申请和管理该贷款。这些信用信息可能以电子形式储存在我们安全的服务器中，也可能以纸质形式持有。我们可能会使用云储存来储存我们持有的有关您的信用信息。当我们从信用报告机构获取有关您的信用信息时，我们也可能查询公开信息以及您可能犯下的任何严重信用违规信息。我们可能向协助我们的海外实体披露您的信用信息。您可以通过联系我们获取有关这些实体的更多信息。

须知事项

有关我们如何使用您的信用信息，法律要求我们向您提供“须知事项”。您可以要求我们以其他形式向您提供这些须知事宜（和本隐私政策）。我们同借用报告机构交换您的信用信息。我们使用与信用报告机构交换得到的信用信息来评估您的信誉，您的贷款申请和管理您的贷款。如果您未能履行我们提供或安排的任何融资的付款义务，或您犯下严重信用违规行为，我们可能会将此信息披露给信用报告机构。您有权要求查看我们持有的有关您的信用信息，需要的话，也可以要求我们更正信用信息。请参阅下文中标题为“查看和更正您的个人和信用信息”部分。有时，根据其他信贷提供者的要求，您的信用信息将被信用报告机构用于“预筛选”信用提议。您可以随时联系信用报告机构，要求不将您的信用信息用于此用途。您可以联系信用报告机构，告知他们您认为您可能受到诈骗。在信用报告机构收到您的通知后21天内，信用报告机构不得使用或披露有关信用信息。您可以联系以下任何信用报告机构了解更多信息：

- Veda.com.au
- Dnb.com.au
- Experian.com.au, or
- Tascol.com.au

更新您的个人信息

我们持有的有关您的个人信息是准确和最新的，这对我们很重要。在我们的合同期，如果您的任何个人信息发生变化，我们可能会要求您通知我们。如果您想对您的个人信息进行任何更改，您可以联系我们。我们一般会基于您提供的信息以确保我们所持有的有关您的信息是准确或完整的。

查看和更正您的个人和信用信息

我们将允许您查看我们持有的关于您的个人信用信息。您可以随时要求查看我们持有的任何个人信息。我们可能收取检索数据和提供信息的费用。根据您的请求类型，我们可能会立即回复您的请求，否则我们通常会在收到您的请求后七天内回复您。我们可能需要联系其他组织以更好地回复您的请求。在有些情况下，我们不需要向您提供您的个人或信用信息，例如，如果这些信息与现有或可能的法律诉讼有关，或者您的请求是无理的。如果我们拒绝向您提供我们持有的个人或信用信息，我们将会向您解释。如果我们持有的有关您的任何个人或信用信息不正确，不准确或已经过时，您可以要求我们更正信息。在合适的情况下，在收到您的请求后我们将立即更正您的个人信息，否则我们将在收到您的请求的七天内向您提供初步回复。在合理的情况下，经我们调查后，在30天内，我们将为您提供有关我们是否更正了您的个人或信用信息的详细信息。作为我们调查的一部分，我们可能需要咨询其他金融服务提供商，信用报告机构或机构。如果我们拒绝更正您的个人或信用信息，我们将告知您不更正信息的原因。

使用政府识别码

如果我们收集政府识别码，例如您的税号，我们不会再法律要求的范围以外使用或披露该信息。我们永远不会使用政府识别码来验证您的身份。

在无法验证您的身份的情况下提供产品或服务

在大多数情况下，我们需要验证您的身份以便于您成功开展业务，然而，在合法和可行的情况下，如果您未能向我们提供您的个人信息，我们也将为您提供与我们开展业务的机会，例如，您对利率的一般查询。

敏感信息

我们只会在您同意的情况下手机有关您的敏感信息。敏感信息指的是包括以下信息的个人信息：您的种族，原属种族，政治倾向性，贸易或职业协会或工会会员资格，性取向，犯罪记录或健康有关的信息。

我们如果保证您个人信息的安全性

我们将采取合理的措施通过将您的个人信息存储在安全的环境中保护这些信息。我们可能会以纸质和电子形式存储您的个人信息。我们还将采取合理步骤，保护任何个人信息不被滥用，丢失，未经授权的访问，修改和披露。

投诉

如果您不满意我们处理您个人信息的方式，或者您想对我们对隐私法和信用报告法则的遵守情况进行投诉，您可以联系我们的投诉处理负责人03 8821 4718，或致信至 info@zinnkerfinance.com.au 或邮寄投递到U9/114 James Street, Templestowe, VIC 3106。我们将在七天内确认您的投诉。我们将在30天之内告知您我们对投诉的处理决定。如果您对我们的投诉处理负责人的回应不满意，您可以向我们的外部争议解决方案组织（External Dispute Resolution Scheme）信贷和投资监察专员（Credit and Investments Ombudsman Limited）提出投诉。联系方式为1800 138 422或PO Box A252, Sydney South, NSW, 1235。您也可以联系隐私专员（Privacy Commissioner），联系方式www.oaic.gov.au或1300 363 992。

更多信息

您可以联系我们以获取更多有关我们管理您个人和信用信息的相关信息。

关于我们隐私条款的修改

我们会不断审查我们所有的政策，并努力达到市场预期。技术、法律和市场法则都在不断变化。因此，我们可能会不时地更改本隐私政策，或根据需要进行更改。您可以要求我们以其他形式提供本隐私政策。



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