

Fax to details	Introducer details
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To: Personal Lending - New Applications Fax: 03 8080 3241 Email: applications@activemoney.com.au Date _____ Pages (inc cover) _____	Area Manager _____ Introducer Name _____ Contact phone _____ Contact fax _____ Email address _____
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Please ensure that the following information is completed prior to faxing:

Applicant 1 Full Name: _____

Applicant 2 Full Name: _____

Address: _____

Email Address: _____

Loan amount applied for : \$ _____ Customers preferred contact number _____

- You have been in current employment and residence for at least 12 months
- You have provided at least five years employment and residential information (Please attach signed letter if insufficient space for details)
- The Privacy Consent has been signed. There is No missing information in any box or section and you confirm **ALL CURRENT DEBTS** are listed
- Last 2 pay slips (Computer Generated) / bank statement showing last four pays and employment letter if not computer generated with YTD figure. Last 2 Years Tax returns & ATO Assess Notices (Business & Personal) for self employed applicants - **Plus written proof of ANY other income.**
- If the applicant is a home buyer, provide a mortgage statement. If the customer rents, provide rent receipts or lease agreement
 If boarding, we require letter signed by landlord stating address, board paid and how long there. Plus for all applicants we need:
 - Double sized Drivers License or Passport for each applicant ▪ Double Medicare Card for each applicant

BOTH IDENTIFICATION DOCUMENTS MUST BE WITNESSED BY A POLICE OFFICER, CLERK OF COURT, SHERIFF OR J.P. ONLY

 - Copy of Front page of Telephone account for each applicant
 - Copy of Last 30 days bank statements of savings account where future direct debit will come from

What is the Active Money Commitment fee to be paid? _____

($\$2,000 - \$4,999 = \$200.00$ $\$5,000 - \$9,999 = \$350.00$ $\$10,000 - \$19,999 = \$500.00$ $\$20,000 - \$25,000 = \$900.00$)

There is a once only Lender Documentation fee of \$250.00 and \$10 Monthly Management Fee during the term of all loans associated with applications. There are no early repayment penalties or discharge fees associated with the facility. Regular or extra repayments can reduce the total interest charge during the loan term.

Active Money may receive a commission from the lender from time to time based on settlement volume. This commission will not exceed 2.40% of the loan amounts settled and does not form part of the interest rate offered to you as part of your facility.

If the client is intending to purchase a Motor Vehicle, Motor Bike (including ATV's) Boat, Water Craft, Caravan or Camper we require the following:

Make	Model	Yr Built	Body Type	Reg No.	No. of Km
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Additional comments:
 (please also include previous residential address, time there and if rent or buying if current is less than 24 months)

Important Note for Retail Sales Customers: I/We are aware of the fees set out above. I/We hereby advise that I/We have completed only Page 1 (this Page) and pages 4, 5 and 6 (Terms & Conditions and Privacy Pages) of this application form. I/We request an Authorized Representative of Active Money to contact Me/Us in relation to this application in order to collect and complete the remaining information required to complete this application for finance in full and confirm that all information supplied will be true and correct and that I/We will supply the supporting documentation required to verify this verbal information.

Applicant 1 _____ Applicant 2 _____

(Signed) (Dated) (Signed) (Dated)

Introducer Details

Title	Given Name	Surname	Introducer Code (M)
MR	JASON	HODSON	

Introducer company name
ACTIVE MONEY-Please note that ALAN WALLACE is the contact point for Jason

Email Address	Mobile Number	Fax Number
APPLICATIONS@ACTIVEMONEY.COM.AU	0417 373 161	03 8080 3241

Application Details

Date	Time

How much would you like	Purpose (Please be specific)
\$	

Personal Details - 1st Applicant

Surname	Title	Sex	Mothers Maiden name

First Name	Middle name

Date of Birth	No. of dependants	Marital Status	Driver's License Number	Expiry Date	Is partner or spouse working full time

Personal Details - 2nd Applicant

Surname	Title	Sex	Mothers Maiden name

First Name	Middle name

Date of Birth	No. of dependants	Marital Status	Driver's License Number	Expiry Date	Is partner or spouse working full time

Current Residential Address Details

Property Name	Unit Number	Lot Number	Street Number

Street Name	Street Type (e.g. Hwy, Rd, St, Ave)	Suburb / City	Post Code	State

Length of time at Address	Years	Months	Telephone including Area Code (Mandatory)	Mobile

Residency status (e.g. Buyer / Renter / Boarder / Other)	Mortgagor / Agent / landlord's name - And Telephone Number

Employment Information - 1st Applicant

Occupation

Name of Employer	Telephone including Area Code (Mandatory)	Suburb / City

Length of Employment	Years	Months	Employment status (e.g. Full-Time, Part-Time, Casual, Temporary, Contract)	Hours worked per week (Excluding Overtime)

Name of Previous Employer	Telephone including Area Code (Mandatory)	Suburb / City

Length of Previous Employment	Years	Months

Second Job

Occupation	Name of Employer	Telephone including Area Code (Mandatory)

Suburb / City	Length of Employment	Years	Months	Employment status (e.g. Full-Time, Part-Time, Casual, Temporary, Contract)

Accountants Name (If self employed)	Accountants Telephone (If self employed)

Employment Information - 2nd Applicant

Occupation

Name of Employer Telephone including Area Code (Mandatory) Suburb / City

Length of Employment Years Months Employment status (e.g. Full-Time, Part-Time, Casual, Temporary, Contract) Hours worked per week (Excluding Overtime)

Name of Previous Employer Telephone including Area Code (Mandatory) Suburb / City

Length of Previous Employment Years Months

Accountants Name (If self employed) Accountants Telephone (If self employed)

Cost of Living Analysis

Tell us about your income and expenses

1st Applicant Net Monthly Income 2nd Applicant Net Monthly Income Additional Monthly (e.g. rent, family allowance)

A) Total Monthly Net Income B) Monthly Household Living Expenses (e.g. Entertainment, Utility Bills, Food etc)
If partner / spouse is not signing the loan and they are working in full time employment, use 50% of the joint monthly living expenses

C) Monthly Rent / Mortgage Payment D) Total Expenses (B+C) E) Monthly Disposable Income (E= A-D)

Liabilities

Tell us about your current financial commitments, including all credit cards, motor vehicle leases and store cards

Loan type (e.g. Mortgages, Car Loan, Credit Cards, Personal Loans, GE Money Loans)	Loans / Debits with which company	Limit / Amount Borrowed	Current Balance	Monthly Repayments	Original loan Term
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Assets

	Value	Insured (Yes / No)	Insurer	Insurance Expiry Month	Insurance Expiry Yr
Home Building	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Home Contents	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Assets	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Auto details

Year	Make	Model / Variant (i.e. ss, xs)	Klms	Sedan / Wagon	Insured (Yes / No)	Insurer	Insurance Expiry
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Disbursement Acknowledgement if a broker fee is to Be Paid

I / We acknowledge that a broker fee of \$ is to be paid to my / our broker from the proceeds of loan for which I / we are applying.

Important Privacy Notice

Disclosures to, and consents by, the applicant (s):

1. Consent to the use of my personal information to make an application for the credit facility

By applying to GE Finance Pty Ltd (ABN 54 008 443 810) trading as GE Finance and Insurance ("GE Money"). I am or will be providing personal information about me and other persons (such as my spouse/partner) to the persons listed in the schedule (if any) as the introducer as well as to GE Money. I acknowledge that this personal information, and any other personal information the introducer and/or GE Money collects about me ("my personal information") will be used by the introducer to make my application to GE Money for the credit facility ("Credit Facility"). I acknowledge that where such an application is made to GE Money, GE Money will use my personal information to enable it to assess my application for a credit facility and, if my application is approved, for the subsequent administration of the Credit Facility. I acknowledge that GE Money may use my personal information to enable a commission to be paid to the introducer.

I consent to the introducer and separately to GE Money (and each of its related companies) using and disclosing my personal information for this purpose and acknowledge that, without this information, the introducer may be unable to process, and GE Money may be unable to process or accept my application or to operate or administer the Credit Facility.

2. Consents to additional uses of my personal information

I consent to GE Money (and each of its related companies) using or disclosing my personal information for the following additional purposes of performing administrative tasks and managing business operations; providing services to me in relation to this or other products or services; telling me about products or services of GE Money or other organizations; product development and research; risk assessment, management and modelling; fraud and crime prevention; keeping guarantors informed about the status of the Credit Facility; enabling any insurers to whom I apply for insurance to assess my application (where I have applied for such insurance cover) and, if my application is approved, for the initial establishment and then the subsequent administration of that insurance; complying with legislative and regulatory requirements; and building and maintaining relationships with me, including the resolution of any disputes.

I consent to the introducer using or disclosing my personal information for the following additional purposes of performing administrative tasks and managing business operations and providing services to me in relation to this or other products or services.

However apart from telling me about the features of the Credit Facility (from time to time), neither GE Money (or any of its related companies) nor the introducer will send me information about other products or services of GE Money or any of its related companies, if I ask them not to. I may ask GE Money not to by writing to GPO Box 2264, Melbourne, Vic 8060, or by advising the GE Money branch where my account is held. I may ask the introducer not to by contacting them at the address specified in the schedule.

3. Disclosures of my personal information

I understand that the introducer and separately GE Money (and any of its related companies) may disclose my personal information to each other and to their related companies; credit reporting agencies; other financial institutions and credit providers; property valuer; service providers (including delivery companies, mail houses, mortgage introducers and debt collectors); guarantors or prospective guarantors of my obligations under the Credit Facility (including for the purpose of helping that person to assess whether to act as my guarantor); persons who may purchase (or who may be interested in purchasing) any interest in obligations I may owe to GE Money under the Credit Facility and any persons who manage or provide GE Money with funding, credit or liquidity support or other such services relating to the Credit Facility; Australia Post and other organizations through whom I choose to make payments to GE Money (or any of its related companies); and other entities to whom the introducer or GE Money (or any of its related companies) is required by law, or authorised by me, to disclose my personal information; and, subject to the Privacy Act 1988 (Cth) ("the Privacy Act") and the other terms of this notice. I consent to any such disclosures of my personal information regardless of how or when that information was collected. Where I have consented to the disclosure of my personal information to a person, I authorise that person to seek access to that information.

4. Other consents relating to the assessment of my credit capacity

If any and to the extent that the introducer or GE Money does so in a manner and for the purposes that confirm with the Privacy Act:

(a) I agree to the introducer or GE Money obtaining information about my commercial activities and commercial credit worthiness from a business which provides information about the commercial credit worthiness of persons, and to the introducer or GE Money using that information in assessing my application for credit and

(b) I also agree to the introducer or GE Money giving to and receiving from any credit providers named in this credit application and any credit providers named in a credit report issued by a credit reporting agency, information about my credit arrangements, provided that the information is given or received to assess the application for credit made by me to the recipient credit provider or to assess my credit worthiness or to notify the other credit provider of a default by me; and

(c) I also agree to the introducer or GE Money obtaining a credit report containing my personal information about me from a credit reporting agency and to the introducer or GE Money using that report or any information derived from the report in assessing this application and to GE Money using that report to collect payments overdue under any Credit Facility granted by me GE Money, and for any purposes permitted under the Privacy Act.

I also acknowledge that, subject to the provisions of the Privacy Act, the introducer or GE Money may otherwise disclose to any person any information concerning a credit facility granted to me or the conduct of that credit facility.

Disclosures and Consents of the Guarantor (s)

5. Consent to the use of my personal information to support an application for the Credit Facility

In connection with an application to GE Money for the credit facility, I am or will be providing personal information about me to the introducer as well as to GE Money. I acknowledge that some or all of this personal information and any other personal information the introducer and/or GE Money collects about me ("my personal information") will or may be used by the introducer to support an application to GE Money for the Credit Facility, and that where such an application is made to GE Money for the Credit Facility, GE Money will use my personal information to help it to assess whether to accept me as guarantor for the Credit Facility applied for by the Applicant, in the enforcement of the guarantee (if necessary) and to pay a commission to the introducer. I consent to each of the introducer and GE Money using and disclosing my personal information for this purpose and acknowledge that, without this information the introducer may be unable to submit the application for the Credit Facility to GE Money may be unable to process or accept the application for the Credit Facility.

6. Consent to the additional uses of my personal information

I understand that the introducer and separately GE Money and each of its related companies may disclose my personal information and any other information they collect about me to each other and to: their related companies; credit reporting agencies; other financial institutions and credit providers; service providers; and the Applicant.

Subject to the Privacy Act and the other terms of this Notice. I consent to any such disclosures regardless of how or when that information was collected.

7. Other consents relating to the assessment of my credit capacity

If and to the extent that the introducer and GE Money does so in a manner and for purposes that confirm with the Privacy Act:

(a) I agree to the introducer and GE Money obtaining information about my commercial activities and commercial credit worthiness from a business which provides information about the Commercial credit worthiness of persons, and to the introducer or GE Money using that information using that information in assessing the application for credit; and

(b) I also agree to the introducer and GE Money giving to and receiving from any credit providers named in this credit application and any credit providers named in a credit report issued by a credit reporting agency, information about my credit arrangements provided that the information is given or received to assess an application for credit made to the recipient credit provider or to assess my credit worthiness; and

Important Privacy Notice Continued

(c) I also agree to the introducer and GE Money obtaining a credit report containing my personal information about me from a credit reporting agency and to the introducer or GE Money using that report or any information derived from the report in assessing the application, and for any other purposes permitted under the Privacy Act, including the assessment of whether to accept me as a guarantor in respect of the Credit Facility.

Other Consents and Acknowledgments of Each of the Applicant (s) and Guarantor (s):

8. Transfers of information overseas I agree to the transfer of my personal information by GE Money

I agree to the transfer of my personal information by GE Money (and each of its related companies) to organizations overseas, but only for the use in connection with any of the purposes that GE Money (and each of its related companies) are authorized to use my personal information.

9. Access to information provided to GE

Subject to the provisions of the Privacy Act, I acknowledge that I may have access to my personal information collected by the introducer and

GE Money (and its related companies). I acknowledge that I can enquire as to the identity of each related company of GE Money and may contact GE Money for access to my personal information by contacting my GE Money branch. I may contact the introducer for access to my personal information held by the introducer by contacting the introducer at the address shown in the schedule.

10. Employer Authorization

I consent to the introducer or GE Money disclosing my personal information to any employer named in my application for the Credit Facility to verify information I have provided in respect of that application. I also consent to any such employer disclosing information to GE Money for the purpose of GE Money verifying information I have provided in respect of that application. I also consent to any such employer disclosing information to the introducer or GE Money for the purpose of GE Money verifying that information. These consents apply to any disclosure already made as part of the income verification process in connection with my application.

GE Money MasterCard Application

By ticking this box, I being the first named applicant only for the Credit Facility, apply to GE Finance Australasia Pty Ltd for a GE Money MasterCard and consent to:

1. GE Finance Australasia Pty Ltd performing a preliminary credit review of me and possibly requiring me to provide further information and to sign further application documentation; and
2. My personal information (including any report received from a credit reporting agency) being disclosed to GE Finance Australasia Pty Ltd for the purpose of assessing my application for a GE Money MasterCard and GE Finance Australasia Pty Ltd using my personal information for that purpose.

I acknowledge that I do not have to provide this consent for the purpose of assessing my application for the Credit Facility but that without this information GE Finance Australasia Pty Ltd will not be able to assess my application for a GE Money MasterCard.

Declaration

Where I am an applicant for the Credit Facility, paragraphs 1 to 4 and 8 and 9 apply to me. Where I am a guarantor or prospective guarantor of the Credit Facility applied for, paragraphs 5 to 9 apply to me. Where this notice is signed by two or more persons, it is to be read as given by each of us individually. I have read and agree and consent to the matters set out above as they apply to me.

List the full names and addresses or contact details of each introducer.

Schedule (list the full names and addresses or contact details of each introducer)

Name of Introducer (Broker)

ACTIVE MONEY

Address (for contact) of Introducer (Broker)

P.O. BOX 303

RYE, VICTORIA 3941

Applicant (s) to sign here

Applicant 1

Name

Signature

Date

Guarantor (s) to sign here

Guarantor 1

Signature

Date

Name of Introducer (Broker)

NOT APPLICABLE

Address (for contact) of Introducer (Broker)

NOT APPLICABLE

NOT APPLICABLE

Applicant (s) to sign here

Applicant 2

Name

Signature

Date

Guarantor (s) to sign here

Guarantor 1

Signature

Date

Consent to Disclose Personal Information to Active Money and its associated entities

Privacy Policy & Regulation:

We at Australian Loans Management Pty Ltd trading as Active Money A.C.N. 080 018 891 (AM) are committed to the National Privacy Principles in the Commonwealth Privacy Act 1988 as well as any other applicable laws and codes affecting your personal and credit information. Our staff are trained to respect your privacy in accordance with our standards, policies and procedures. We advise and disclose that the AM logo is a pending registered Trade Mark owned by Australian Loans Management Pty Ltd and is used by our associated entities, authorised licensees and contractors. PLEASE NOTE that by agreeing to the terms of this authority you also agree that the personal information you provide us may be used by the following associated entities, authorised licensees and contractors (namely, Australian Finance Group Limited; No Fuss No Frills Finance Pty Ltd; Westpac Banking Corporation; GE Money Limited) and wherever the context permits, all references to AM includes a reference to all associated entities, authorised licensees and contractors listed herein. In compliance with the applicable privacy laws, all applicant parties to a finance application should complete and return the privacy authorisation agreement to AM.

I/We authorise AM to:

- Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency. This authority only applies to enquiries made by AM in connection with • An Application, or proposed application by me/us for credit. • My/our having sought advice in relation to existing credit. Notice of disclosure of your credit information to a credit reporting agency. I/We agree that under Section 18(E) (c) of the Privacy Act 1988, AM as my/our Finance Broker may approach a credit provider in arranging my finance and may give a credit reporting agency certain personal information about me/us for the following purposes: • To obtain a consumer credit report about you, and/or • To allow the credit reporting agency to create or maintain a credit Information file containing information about you. Such information is limited to: • Identity particulars – your name, sex, address (and the two previous addresses) date of birth, name of employer and drivers licence number. • Your application for personal credit or commercial credit – the fact that you have applied for credit and the amount. • The fact that AM is a current Finance Broker for you. • Any loan repayments, which are overdue by more than 60 days, and for which debt collection action has started. • Advice that your loan repayments are no longer overdue in respect of any default that has been listed. • Information that, in the opinion of AM, you have committed a serious credit infringement (that is fraudulently or shown an intention not to comply with your credit obligations). • Dishonoured cheques/cheques drawn by you for \$100 or more which have been dishonoured more than once. Period to which this understanding applies: This information may be given before, during or after the provision of credit to you. Agreement to perform certain permitted actions concerning a finance application or transaction. 1. Giving information to a Credit Reporting Agency (Section 18E(8) (c) Privacy Act 1988) I/we have been informed and agree that AM as my/our Finance Broker may give certain personal information about me to a credit reporting agency. 2. Access to Commercial Credit Information (Section 18L(4) Privacy Act 1988) I/we agree that AM as my/our Finance Broker may obtain information about me/us from a business which provides information about the commercial credit worthiness or commercial activities of persons for the purposes of assessing my/our application for commercial credit. 3. Access to Consumer Credit Information (Section 18K(1)(b) Privacy Act 1988) I/we agree that AM as my/our Finance Broker may obtain a consumer credit report containing information about me/us from a credit reporting agency for the purposes of allowing a credit provider to assess my/our application for consume credit. 4. Exchange of Credit Worthiness Information (Section 18N, Privacy Act 1988) I/we acknowledge and agree that AM as my/our Finance Broker may exchange information with those credit providers named in this application or named in a credit report issued by a credit reporting agency for the following purposes: • To assess an application by me/us for credit; • To notify other credit providers of a default by me/us; • To exchange information with other credit providers as to the status of this loan where I am in default with other credit providers; • To assess my/our credit worthiness. I/we understand that this information can include any information about me/our credit worthiness, credit standing, credit history, credit capacity that credit providers are allowed to exchange under the Privacy Act 1988. 5. Agreement to a credit provider being given a consumer credit report by a credit reporting agency to assess a guarantor (Section 18K (1) (c) Privacy Act 1988) I/we agree that AM as my/our Finance Broker may obtain from a credit reporting agency a consumer credit report containing information about me/us for the purpose of assessing me/us as a guarantor for credit applied for by, or provided to the borrower(s) [named in the

agreement]. I/we agree that this agreement commences from the date of this agreement and continues until the credit covered by the borrower(s) application ceases. 6. Agreement to a credit provider disclosing a report including a consumer credit report to potential or existing guarantor (Section 18K(1) Privacy Act 1988) I/we agree that AM as my/our Finance Broker may give to a person who is currently a guarantor, or whom I/we indicated is considering becoming a guarantor, a credit report containing information about me/us for the purpose of [name of prospective guarantor] deciding whether or not to act as a guarantor, or to keep [name of existing guarantor] informed about the guarantee. I/we understand that the information disclosed can include anything about my credit worthiness, credit standing, credit history, credit capacity that credit providers are allowed to exchange from each other under the Privacy Act 1988, and includes a credit report. Collection and Management of personal information I/we acknowledge and agree that: • It is necessary for AM to collect personal information about me/us from ourselves and others to assist a credit provider to process my/our application for credit. • The personal information collected may be disclosed to, and used by AM and credit providers and a credit reporting agency for the purposes as outlined in this agreement as is reasonable and necessary. • AM or a credit provider may provide the personal information collected to any parties (such as referees, employers etc) named in the application to the extent that they deem it necessary to assist in assessing and processing the application. • AM may use the personal information collected to effectively manage and administer all products and services provided to me/us. • AM may use the personal information collected to ensure their internal business operations are operating appropriately which may include fulfilling legal requirements and conducting confidential systems maintenance and testing. • AM may disclose the personal information to third parties that it engages to assist in the provision of its services to me/us including but not limited to printing services, IT contractors, commission payment services, insurance houses and mailing houses. • I/we understand that we can gain access to the personal information that AM has collected by contacting the Privacy Manager in writing through the National Office at P.O. Box 303, Rye, Victoria 3941. • I/we agree that AM may retain the personal information collected and at its discretion provide to me/us from time to time, information about AM and its products and services. This information may be provided by telephone, mail or electronic media.

I/we understand that if I/we do not wish to receive this information, I/we can cancel this last clause by deleting and initialling it. I/we understand that I/we can cancel this clause at any time by advising AM in writing that I/we do not require this information.

Applicant Declaration and Signature

In signing the following declaration, I/We acknowledge and declare that I/We are a permanent Australian resident, I/We are currently employed, I/We are over 18 years of age, I/We are not currently an un-discharged bankrupt or not currently subject to bankruptcies. I/We have not applied for finance more than three times in the last month, do not have any current debts with arrears or in arrears within the last six months. The total loan is for more than \$2,000.00. I/We are aware of the application fee associated with this loan application. I/We are aware that this document does not constitute an offer or acceptance of credit as defined in any legislation relating to the provision of credit. I/We have read and accepted the terms, conditions and Privacy Act information contained within this application form and consents to such use and disclosure of all personal and business information and authorizes the making of enquiries, to obtain and exchange information relating to this application and the processing and decision of this application.

Full Name of Applicant 1

Signature

Full Name of Applicant 2

Signature

Date