

# Mortgage Ezy Accreditation for Credit Representative or ACL Holder under Aggregator Group (Broker) Application Form



## 1. Accreditation Process

- 1) Complete the accreditation form and email it to sales@mezy.com.au
- 2) Please ensure required copies of supporting information accompany this application
- 3) Mortgage Ezy will create and issue you with your individual Broker code and forward you those details

Please note that Mortgage Ezy reserves the right to accept or refuse accreditations at its sole discretion and is subject to periodic review and update.

### Your Position

You are (select one):

- Individual is an ACL Holder  Individual is a Credit Representative of ACL under Aggregator  
 Individual is an Employee of an ACL Holder  Individual is a Credit Representative of an Aggregator

### Aggregator Details

Aggregator Name	
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### Your Details

First Name		Surname		
Mr/Ms/Mrs		Date of Birth		
Mobile Number				
Email Address				
Postal Address				
Australian Credit Licence Number		OR	Credit Representative Number	
MFAA Membership Number		OR	FBAA Membership Number	

How did you hear about us?	Advertisement/Print or Electronic	
	Conference day/Professional Development day	
	Broker referral/Account Manager referral	

### Business Details

Business name	
ABN	
Office Address	

### ACL Holder

ACL Holder name	
ACL Holder position	
ACL number	

## Broker Confirmation and Declaration

I/we confirm that the information and documents supplied in/with this form is true and correct.

I/we have never been declared bankrupt, subject to a debt agreement (part IX or X) or been subject to control under the Bankruptcy Act 1966 (unless disclosed in writing to Mortgage Ezy with sufficient particulars supplied prior to the date of this declaration).

I/we have never been a director or office holder of a company that has been subject to a winding up, liquidation or administration (or anything similar), (unless disclosed in writing to Mortgage Ezy with sufficient particulars supplied prior to the date of this declaration).

I/we have never been found guilty of any criminal offence involving fraud, dishonesty or money laundering.

I/we have never been subject to any suspension, disqualification or banning by ASIC.

I/we have never (other than by reason of marriage) changed my/our name (unless disclosed in writing to Mortgage Ezy with sufficient particulars supplied prior to the date of this declaration).

I/we have never had any industry membership or accreditation suspended, cancelled or declined.

I/we acknowledge and consent to Mortgage Ezy, collecting, using and disclosing my/our personal information in accordance with the privacy policy.

I/we acknowledge that this accreditation application (if accepted by Mortgage Ezy) only permits me/us to act as the nominee of the aggregator in submitting loan applications to Mortgage Ezy.

I/we acknowledge that we have no right or entitlement to be paid any amounts by Mortgage Ezy and we will only look to the aggregator for or with respect any such right or entitlement to payment in connection with any loan application submitted to Mortgage Ezy.

I/we agree we must at all times be properly duly authorised under the National Credit Laws.

I/we owe a duty of care to Mortgage Ezy and to the general public at large in relation to or in connection with any loan application submitted to Mortgage Ezy.

I/we acknowledge Mortgage Ezy is under no obligation to give any approval or to give an approval to any particular loan application or to provide, or procure funding of, any loan. The interest rates for any loan product will be advised by Mortgage Ezy (based on information supplied by the relevant funder) from time to time. It is the broker's responsibility to be properly informed of current interest rates for relevant loan products from time to time.

I/we acknowledge Mortgage Ezy may in its absolute discretion (without the necessity of having to give any explanation or reason) at any time, by notice to the broker and the aggregator, suspend or withdraw my/our broker accreditation.

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Broker Name

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Broker Signature

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Date

## Aggregator Confirmation and Declaration

I/we recommend that Mortgage Ezy accredit the broker identified in this application to act as our introducer in accordance with our Master Introducer Agreement with Mortgage Ezy.

I/we confirm that the broker:

- (a) is an authorised broker of an aggregator;
- (b) has current professional indemnity insurance in accordance with Mortgage Ezy's requirements;
- (c) is a member of AFCA (external dispute resolution scheme);
- (d) has satisfactorily completed police, credit and reference checks; and
- (e) has an Updated AML refresher certificate (Not more than 2 years)
- (f) is a current member of either the FBAA or the MFAA.

I/we will immediately inform Mortgage Ezy if there is any change to the broker licensing/registration status or if the brokers appointment with the aggregator is at any time suspended or terminated.

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Name of Authorised Signatory  
of the Master Introducer

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Signature of Authorised Signatory of  
the Master Introducer

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Date

# Mortgage Ezy Privacy Policy

Mortgage Ezy is committed to complying with its obligations under the Privacy Act 1988 (Cth) (the Privacy Law). The Privacy Law allows for personal information, including (where applicable) sensitive information, credit information and credit eligibility information (which are defined in the Privacy Law) (together, information) to be collected and disclosed provided it has obtained your consent.

## Collecting information

Mortgage Ezy collects information from you directly including from this application form and documents submitted in relation to it.

## Collect information from other sources

Mortgage Ezy may also collect information about you from other sources. Mortgage Ezy will do this if it is reasonably necessary to do so. Examples may include:

- Mortgage Ezy can't get hold of you and it relies on publicly available information to update your contact details;
- at your request, it exchanges information with your legal or financial advisers or other representatives; or
- you wish to be accredited as a broker (introducer of the aggregator) and Mortgage Ezy collects information from the aggregator about you. You authorise the aggregator to supply your information in order for Mortgage Ezy to assess your application and to manage your ongoing accreditation (if your application is accepted).

## When the law authorises or requires the collection of information

Mortgage Ezy may collect information about you because it is required or authorised by law to collect it. There are laws that affect financial institutions, including company and tax law, the National credit laws and the Australian anti-money laundering and counter-terrorism financing laws. You must supply any information Mortgage Ezy reasonably requires (from time to time) in order to comply with all laws.

## Using your information

Mortgage Ezy may use your information for the purposes of:

- making a decision on whether to accredit you;
- managing and administering your accreditation (if your accreditation is approved);
- resolving complaints or issues in relation to customers that you have referred/introduced;
- resolving complaints or issues you have raised with us;
- managing any claims or legal proceedings relating to your conduct;
- providing information to you about Mortgage Ezy's products and services;
- for any other purpose reasonably connected to your accreditation as a broker.

## If you don't provide your information

Mortgage Ezy cannot deal with you if you do not provide your information.

## Sharing your information

Mortgage Ezy may share your information with:

- other Mortgage Ezy group entities (for any purpose for which it may use your information set out in this policy);
- your aggregator;
- the underlying funder/lender of any loan/loan application you submit;
- your representative or any person acting on your behalf (for example your sub-contractors, lawyers or accountants);
- any referee you nominate to confirm details about you.
- government or regulatory bodies (including the Police, ASIC, ACCC, APRA, AUSTRAC and the ATO) as required or authorised by law;
- organisations that maintain, review and develop Mortgage Ezy's business systems, procedures and technology infrastructure,

- including testing or upgrading our computer systems;
- organisations involved in any reorganization of the Mortgage Ezy Group or transfer of the Mortgage Ezy Group assets or business;
- organisations that assist with product planning, research and development;
- mailing houses and telemarketing agencies that assist with communication; and
- other agents and contractors with whom Mortgage Ezy deals with in the ordinary course of its business.

## Sharing outside of Australia

Mortgage Ezy operates in Australia and overseas. It may need to share your information with organisations outside of Australia (with respect to its service providers) primarily Hong Kong and The Philippines.

Mortgage Ezy may store your information in a cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country your information may be held. If your information is stored in this way, disclosures may occur in countries other than Hong Kong and The Philippines (as referred above). Mortgage Ezy will take reasonable steps to ensure that any overseas organisation that receives your information will comply with the Privacy Law. In any event, Mortgage Ezy is accountable for the use and disclosure of your information by any overseas organization.

## Information about other persons

If you give Mortgage Ezy information about another person (such as a borrower, guarantor, mortgagor etc or anyone else) in relation to your accreditation or a loan/loan applications, you must give that person a privacy policy that explains how you collect, use, disclose and share their information that complies with the Privacy Law.

## Accessing your Information

Unless by law Mortgage Ezy is allowed to withhold access to your information, you have the right to request access to any information held by Mortgage Ezy which relates to you. You have the right to request the correction of any information which relates to you that is inaccurate, incomplete, out-of-date, not-relevant or misleading.

There is no fee to ask for your information, but sometimes Mortgage Ezy might charge a fee to cover the time it spends gathering the information requested. If there's a fee, Mortgage Ezy will let you know how much it is likely to be, so you can decide whether you want to proceed.

Mortgage Ezy will try to respond to a request for access to or to correct personal information within 30 days of request. If Mortgage Ezy cannot respond within this time frame, it let you know why it's taking longer to do so.

If Mortgage Ezy does not believe the information (you request) needs correcting, then (unless it is impracticable or the law prevents it from doing so) it will let you know the reason why. You can ask Mortgage Ezy to include a statement with the information that explains why you believe the information needs to be corrected (even if Mortgage Ezy doesn't agree with your reason).

Any requests for access to your information or a request to correct your information should be made in writing to the Privacy Officer.

The Privacy Officer  
Mortgage Ezy  
Postal Address: Locked Bag 7640 Gold Coast Mail Centre QLD 9726  
Email: sales@mezy.com.au  
Tel: 07 5554 3333