

## Client acknowledgements: Terms and conditions

### The purpose of this document

The information below is to be read in conjunction with the Client Acknowledgment Form. The contents of this document should be read and understood prior to signing the CAF.

Acknowledgements	Further information
Credit Guide (CG)	We will give these documents (and any future updates or versions) to you electronically, by sending you an email, hyperlink or showing you where they can be accessed on the internet. We will explain our CG to you, and give you the opportunity to ask us any questions including the services, how we are paid and what could influence our advice. Our Client acknowledgment form will then ask you to confirm that we have done this.
Privacy policy	As part of the credit advice process, we need to collect information about you. We keep your personal information confidential, and only use it in accordance with Prefix Finance's Privacy Policy, available online at <a href="http://www.prefixfinance.com.au">www.prefixfinance.com.au</a> . Our CG, a copy of which is provided to you, sets out in more detail how we collect your personal information and the ways in which that information may be used or disclosed by us. It also provides details of how you can contact us either to access and update or correct your personal information or to make a complaint about a breach of the Australian Privacy Principles.
Incomplete or inaccurate information	Our advice to you is based on the information you tell us about yourself. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be completely appropriate or suitable for you. We will ask you to confirm that, to the best of your knowledge, the information you have given us is accurate and complete.
Agreement to be recorded	<p>If you have agreed for any future conversations between us and yourself to be recorded, you should note that:</p> <ul style="list-style-type: none"> <li>• The purpose of the recording is to act as a record of your conversation with the adviser; and</li> <li>• The recording will be retained securely in your client file.</li> </ul> <p>Your recorded conversations may be made available for review by third parties such as other employees of our practice, employees of the Licensee, the regulator or a court of law. You can withdraw your consent to be recorded at any time by providing written instructions (electronic or handwritten) to us.</p>
Tax File Number ("TFN") acknowledgements and agreements	<p>If you agree for your TFN to be collected and handled by us and Prefix Finance when acting on your behalf in relation to your applications and banking, you should note that in accordance with the Taxation Administration Act 1953 (Cth), we:</p> <ul style="list-style-type: none"> <li>• Can only collect your TFN where it is necessary for a lawful purpose and that is the basis on which your TFN is collected;</li> <li>• Will retain your TFN on file for as long as it is needed in connection with the provision of services by us, Prefix Finance or another Prefix Finance AMC;</li> <li>• May in the future, provide this information to financial advisers, brokers and those who are authorised by Prefix Finance to review customers' needs and circumstances from time to time;</li> <li>• Will continue (as will you) to take reasonable steps to protect your TFN and your TFN information; and when we no longer require the information, we will securely destroy or permanently de-identify your TFN or TFN information.</li> </ul> <p>Prefix Finance may have access to your TFN when conducting normal activities associated with us. It is not an offence to not quote your TFN. The consequences of you not quoting your TFN may change due to future legislative changes.</p>

<p>Electronic Authorisation Notification</p>	<p>You can ask us to communicate with you in writing via electronic means including, but not limited to email, fax, mobile phone, scan or tablet device by indicating this in the Client acknowledgment form. If so:</p> <ul style="list-style-type: none"> <li>• We may send documents by the electronic mean(s) that you have nominated, including our financial services guides, credit guides, advice documents and product disclosure statements; and</li> <li>• You can authorise us to act on instructions we receive from your nominated electronic mean(s) and to receive your formal agreement via your nominated electronic mean(s).</li> </ul> <p>If you have agreed to use emails/mobile phones to provide authorisation, you need to be aware that:</p> <ul style="list-style-type: none"> <li>• If your email address or mobile phone number changes or you cease to have access to your nominated email address or mobile phone, you should notify us immediately.</li> <li>• We do not take any responsibility for the security or confidentiality of email or SMS communications sent to or through your nominated emails/mobile phone, nor for any delays in transmission due to network or other transmission errors. Neither can we guarantee that emails will be free of viruses.</li> <li>• You should ensure the email accounts and mobile numbers you nominate are secure and can only be accessed by you. Also, we may not be able to provide advice to you while you are overseas.</li> <li>• You may withdraw your consent at any time, but you must do so by writing to us, or advise that you wish to withdraw your consent in providing authorisations via email and/or mobile phone.</li> </ul> <p>By agreeing to use electronic means to receive documents, provide instructions and give agreement or acknowledgements please be aware that the following conditions apply:</p> <ul style="list-style-type: none"> <li>• We may refuse to act on any instruction, and will inform you of any such refusal.</li> <li>• We will endeavour to implement your instructions as soon as we receive them. However, please note that complex transactions may take longer to complete even if we arrange for your request to be implemented without delay.</li> <li>• The authorities you provide to us in this document apply to any capacity in which you act. For example, if you are a director of a company or trustee of a trust, you provide these authorisations both in your personal capacity and in your capacity as a director or trustee.</li> </ul> <p>Please note: There are some documents that can only be acted upon if physically signed in ink.</p>
<p>Credit Information</p>	<p>You authorise us to receive information from any lender about your credit affairs, and to provide any relevant real estate agent, lawyer, conveyancer, agent or person authorised by you to access your information, with details of whether finance has been approved for you, and if it has, the terms of that approval, including providing a copy of any approval letter.</p> <p>You appoint Prefix Finance as your agents and authorise us to obtain your credit information (including both consumer and commercial credit reporting and eligibility information) from a credit reporting body on your behalf. We are authorised to use that information to assist us to provide services, including credit assistance, to you and to assist you to apply for credit.</p>
<p>AFG Privacy Disclosure Statement and Consent, Credit Information, and Receiving Information Electronically</p>	<p>You have read and understood the information contained on the AFG Privacy Disclosure Statement and Consent, and in addition to authorising Prefix Finance, you also approve AFG to handle your personal, financial, and credit information in accordance with the AFG Privacy Policy, which can be found online at <a href="http://www.afgonline.com.au">www.afgonline.com.au</a>.</p> <p>AFG may also send you information electronically.</p>