



Advantage Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202. Credit is provided by AFSH Nominees Pty Ltd ACN 143 937 437 Australian Credit Licence 391192 or Perpetual Trustees Victoria Limited ABN 47 004 027 258. Your credit contract will specify your Lender.

Phone **1300 300 989**
Website **advantage.com.au**

Nomination Regarding Notices and Other Documents Completion Guide

Q: What does this form do?

A: The Nomination Form is used if there are two or more borrowers/guarantors on the loan, and the loan is regulated by the National Consumer Credit Protection Act (NCCP).

Under the NCCP the Lender is required to send correspondence to all borrowers and guarantors separately, even if one or more of you live at the same address. The Nomination Form allows you to nominate one person to receive correspondence on behalf of any other borrower/guarantor.

Q: Who has to sign the form?

A: All borrowers and guarantors must sign the form in order for the nomination to be accepted by the Lender.

Q: Do we have to complete this form?

A: You must complete the form if you want one person to receive all correspondence. If all borrowers/guarantors wish to receive their own correspondence then there is no need to complete the form.

Q: How do we know if our loan is NCCP-Regulated?

A: The Lender completes a purpose test when reviewing your Loan Application and supporting documents to determine if the loan should be Regulated. A loan is Regulated if it is made to individuals and strata corporations predominantly for the purpose of purchasing, renovating or improving residential property (including for investment) and the refinancing of these loans. If we determine the loan should be Regulated your Loan Offer and Mortgage will reflect this.

Q: What if we change our minds and want everyone to receive their own correspondence?

A: Any borrower or guarantor who wishes to receive correspondence can make a written request through Advantage.

Q: What do we write in the top section, after "RE:"?

A: Write the name of the loan, e.g. "Smith, A B & C D" and the Loan Number or Loan ID Number.

Q: Who can we contact for further information?

A: Please contact Advantage Customer Care staff if you have any further questions regarding this form.

Nomination regarding notices and other document

(Section 194(9), National Credit Code. Regulation 111, National Consumer Credit Protection Regulations)

TO: AFSH NOMINEES PTY LIMITED

ACN 143 937 437 and Australian Credit Licence 391192

RE: _____

(Details of credit contract)

I/We nominate _____
(Full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

IMPORTANT

Each person who has signed this nomination form is entitled to receive a copy of any notice or other document under the Code. By signing this form you are giving up the right to be provided with information direct from the credit provider.

Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.

Signature of person making nomination

Signature of person making nomination

Full name of person making nomination

Full name of person making nomination

Residential address of person making nomination

Residential address of person making nomination

___ / ___ /20___

Date nomination form signed

___ / ___ /20___

Date nomination form signed

Please email to customercare@advantedge.com.au