

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 Uniform Consumer Credit Code (UCCC).

Under the UCCC 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 UCCC-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 at least half of the loan facility amount is to be used for personal or household use, like buying or refinancing an owner-occupied property, borrowing for renovations to your own home, or consolidating personal 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 their Mortgage Manager.

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 your Mortgage Manager's Customer Service staff if you have any further questions regarding this form.

NOTE: If this form is completed and you Nominate 'Mr & Mrs Smith' then one set of correspondence will be posted and addressed to 'Mr & Mrs Smith' instead of multiple copies i.e. one addressed to 'Mr Smith' and one addressed to 'Mrs Smith'.

Please do your part to help save the environment.

NOMINATION REGARDING NOTICES AND OTHER DOCUMENTS

Please Fax back to **(02) 9821 2866** or Post back to: Carrington Financial Services
PO Box 243, Liverpool NSW 1871

(Section 171, Consumer Credit Code. Regulation 40, Consumer Credit Regulation)

TO: PERPETUAL TRUSTEES VICTORIA LIMITED
(Lender)

RE: Loan Name: _____

Loan ID;

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 (Details of credit contract)

I/We nominate _____
 (Full name of person nominated)
 to receive notices and other documents under the Consumer 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 Credit 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