

Terms of use

Online access to your loan facility (internet access) is available upon the following terms and conditions:

- a. Internet access can be granted or terminated by us at any time.
- b. If you have internet access:
 - i You must comply with the terms and conditions of internet access;
 - ii Unless you advise the internet access service provider that your access codes have been misused, lost or stolen or the security of your access codes has been breached the internet access service provider shall be entitled to allow internet access. You must make every effort to ensure that your access codes are not lost, misused or stolen or that the security of your access codes is not otherwise compromised;
 - iii You must sign off/ log off internet access before leaving your computer or other device unattended and advise the internet access service provider if one of your representatives, advisors, consultants or nominees cease to be employed by you;
 - iv You agree to comply with all laws and regulations governing internet access;
 - v You agree to comply with the terms and conditions of the internet access service provider; and
 - vi You indemnify the lender and us against loss or damage we may incur as a result of breach of these terms of internet access.
- c. We make no warranty as to the accuracy of the information available via internet access and shall not be liable for loss or damage arising from reliance upon information made available via internet access.
- d. In this letter terms in italics have the following meanings:
 - i Access codes means user ids, usernames, passwords or other information used to access your loan statements online.
 - ii Internet access service provider means any external organisation facilitating internet access on our behalf.
 - iii Lender means BNY Trust Company of Australia Limited ACN 050 294 052 and/ or Think Tank Group Pty Ltd ACN 117 819 084

If you wish to have internet access, you will need to complete an application form. Completion and submission of an application form will confirm your acceptance of these terms.

Please complete the following, which will be used to create access codes. Please note that each individual will be required to have a separate profile. If a user is not a party to the loan (borrower or Guarantor) then the borrower must sign the form in the space provided.

Online access application form

Loan in the name of

Online user 1

Name

Is the user a borrower or Guarantor to the loan? Yes No

If no, please advise relationship of user to the borrower

Email

Phone Mobile

Security questions (please answer at least 2) 1. City of birth

2. Last high school 3. Mother's maiden name

Online user 2

Name

Is the user a borrower or Guarantor to the loan? Yes No

If no, please advise relationship of user to the borrower

Email

Phone Mobile

Security questions (please answer at least 2) 1. City of birth

2. Last high school 3. Mother's maiden name

I/We hereby confirm receipt of a copy of the Online Access – Terms and Conditions and by execution of this form acknowledge acceptance of the Online Access – Terms and Conditions.

Where a user is not the Borrower, the Borrower hereby confirms its agreement to the granting of internet access to details of its loan facility to the user.

User 1 name User 2 name

User 1 signature User 2 signature

The below signatures are only required if a user is not a borrower or Guarantor.

Borrower 1 name Borrower 2 name

Borrower 1 signature Borrower 2 signature