



Loan Application Form

1. Broker Details

[Broker Use Only]

Broker Company

AFS Licence No.

Broker Name

Telephone No.

By signing this section I acknowledge and confirm that I have identified the customer(s) in accordance with the applicable AML/CTF "Know Your Customer" requirements.

Broker to sign

AFS No.

2. Loan Information Checklist

[BROKER USE ONLY]

Please mark applicable box (x)

If you answer YES to any of the following questions the APPLICANT is not eligible for an Angas Commercial loan.

- | | | |
|---|-----|----|
| 1. Is the applicant an individual who permanently resides overseas or is a non-permanent Australian resident? | Yes | No |
| 2. Is the applicant a company that is not registered in Australia? | Yes | No |
| 3. Is the applicant a superannuation fund? | Yes | No |

DOCUMENTS AND INFORMATION TO BE SENT WITH THE APPLICATION

Application form – fully completed, declaration signed and dated copies of sighted identification documents

PAYG applicants (any one of the following combinations – as applicable)

2 current payslips with YTD figures (most recent payslips, no more than 60 days old)

Current group certificate and 1 current payslip OR letter from employer

Current taxation return and 1 current payslip OR letter from employer (taxation return must have been lodged and accepted by the ATO)

For contract workers: A current contract and current taxation return

Company / Self employed applicants (as applicable)

2 current business taxation returns OR

1 business taxation return and 1 set of financials reflecting 2 years trading activity AND 2 current individual taxation returns for each Director/Sole-Trader/Partner with the most recent tax assessment notice.

Company/Trust applicants and/or Guarantors

Certified copy of the Trust Deed

Rental (any 1 of the following current documents)

Tenancy agreement

Management statement

New purchase applications

Purchase contract – copy of purchase contract (must be fully executed prior to settlement)

Additional Information

AML/CTF Identification Checklist

Refinance applications

Last 6 months statements for mortgage loans

3. Know Your Customer Verification Checklist for Individuals

Identification Documents

Primary photographic documents (Note: must show a clear photograph)

- Australian Drivers Licence
- Australian/Foreign Passport (not expired by more than 2 years)
- State or Territory issued Proof of Age card

If you are unable to present one of the primary photographic documents you can present a primary non-photographic document PLUS a secondary document to meet your identification requirements.

Primary non-photographic documents

- Australian Birth Certificate Birth Extract issued by State or Territory
- Australian Citizenship Certificate
- Pension card issued by Centrelink
- Health Care Card issued by Centrelink

Secondary Identification Documents

- Financial Benefits Statement issued by the Commonwealth, State or a Territory within the last 12 months containing the name and residential address of the individual,
- Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months
- Rates or Utility notice issued by a local government body or utilities provider within the last 3 months that records the provision of services to that address or to that person

(Mark (x) those that have been sighted and attach certified copies to this form)

4. Company Details

Please mark applicable box (x)

- Borrower
- Guarantor

For company applicants, either two Directors (one if sole Director) or a Director and Secretary must sign this application form.

Company name:

ABN:

Years trading:

Nature of business:

Trading name (if any):

Trading address:

State:

Postcode:

Postal address (if different to trading address):

State:

Postcode:

Company Phone No.:

Company Fax No.:

Contact Person

Company Email Address:

Company Internet Address:

Names of shareholders and % ownership:

%

%

%

%

%

%

5. Trust Details

Please mark applicable box (x)

Borrower
Guarantor

- If Trustee is an/are Individuals, please complete in conjunction with sections 6. & 7. "Personal Details"
- If Trustee is a corporation, please complete in conjunction with section 4. "Company Details"

Trust name:

Trustee name:

ABN: Years trading: Nature of business:

Trading address:

State: Postcode:

Postal address (if different to trading address):

State: Postcode:

6. Personal Details

BORROWER 1 / GUARANTOR 1

Please cross applicable box (x)

Borrower Guarantor

Title (Mr/Mrs/Miss/Ms/Dr): Gender
Male Female

Given name(s):

Last name:

Previous last name (if applicable):

Date of birth: Marital status:

Driver's licence number: Permanent Australian resident:
Yes No

No. adults in household: No. of depts: Ages of depts.

Residential address:

State: Postcode:

At Current Address Since: Month Year

Current Residential Status: **Please mark (x)**
Rent: Home Owned Home Mortgaged Boarding

Other:

BORROWER 2 / GUARANTOR 2

Please cross applicable box (x)

Borrower Guarantor

Title (Mr/Mrs/Miss/Ms/Dr): Gender
Male Female

Given name(s):

Last name:

Previous last name (if applicable):

Date of birth: Marital status:

Driver's licence number: Permanent Australian resident:
Yes No

No. adults in household: No. of depts: Ages of depts.

Residential address:

State: Postcode:

At Current Address Since: Month Year

Current Residential Status: **Please mark (x)**
Rent: Home Owned Home Mortgaged Boarding

Other:

BORROWER 1 / GUARANTOR 1

Previous Residential address (if current less than 2 years):

State: Postcode:

Time at Previous Address: Months Years

Postal address:

State: Postcode:

Home Phone: ()

Silent: Yes No

Work Phone: ()

Mobile No:

Email:

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes No

If the answer is **Yes** please provide details:**BORROWER 2 / GUARANTOR 2**

Previous Residential address (if current less than 2 years):

State: Postcode:

Time at Previous Address: Months Years

Postal address:

State: Postcode:

Home Phone: ()

Silent: Yes No

Work Phone: ()

Mobile No:

Email:

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes No

If the answer is **Yes** please provide details:**7. Individual Employment Details****BORROWER 1 / GUARANTOR 1**

Current Employer:

With Current Employer Since:

Occupation:

Employer's address:

State: Postcode:

Employer's Phone: ()

Previous Employer (if current less than 2 years):

Time with Previous Employer: Months Years

BORROWER 2 / GUARANTOR 2

Current Employer:

With Current Employer Since:

Occupation:

Employer's address:

State: Postcode:

Employer's Phone: ()

Previous Employer (if current less than 2 years):

Time with Previous Employer: Months Years

8. INCOME STATEMENT

A. ANNUAL COMMERCIAL PROPERTY INCOME

	Most Recent Year
Annual commercial property income	
Gross rental income (security property/ies)	\$
Less: forecast outgoings	\$
Net rental income (A)	\$

B. INDIVIDUAL INCOME

	Most Recent Year
BORROWER 1 / GUARANTOR 1	
Gross PAYG income (B1)	\$
BORROWER 2 / GUARANTOR 2	
Gross PAYG income (B2)	\$

C. BUSINESS INCOME

Company, trust, self employed	Previous year	Last year	Current Year
BORROWER 1 / GUARANTOR 1			
ABN:			
Net profit before tax			
Plus addbacks			
Interest paid			
Voluntary superannuation contributions			
Directors' salaries / allowances			
Depreciation			
Amortisation of goodwill/borrowing expenses			
Rent paid (if loan for owner occupied property)			
Abnormal expenses (non-recurring, i.e. legal fees)			
Adjusted net profit before tax business income (C1)			
	Previous year	Last year	Current Year

BORROWER 2 / GUARANTOR 2

ABN:			
Net profit before tax			
Plus addbacks			
Interest paid			
Voluntary superannuation contributions			
Directors' salaries / allowances			
Depreciation			
Amortisation of goodwill/borrowing expenses			
Rent paid (if loan for owner occupied property)			
Abnormal expenses (non-recurring, i.e. legal fees)			
Adjusted net profit before tax business income (C1)			

D. OTHER NET INVESTMENT INCOME

Most recent year

BORROWER 1/GUARANTOR 1

Net rental income from other properties	\$
Net dividend income	\$
Net interest income	\$
Total other income (D1)	\$

BORROWER 2 /GUARANTOR 2

Net rental income from other properties	\$
Net dividend income	\$
Net interest income	\$
Total other income (D2)	\$

TOTAL BUSINESS AND PERSONAL INCOME (Before PAYG Tax)

Equals sum of A, B1, B2, C1, C2, D1 and D2	\$
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9. ASSETS AND LIABILITIES**BORROWER 1/GUARANTOR 1****NAME:**

Description:	What do you own?	What do you owe?	Mthly Pymt:	To whom? Institution:	To be refinanced?	
	Asset value:	Balance owing:			Yes	No
Owner occupied property (house/unit/land):					Yes	No
Investment property (house/unit/land):					Yes	No
					Yes	No
Car/Boat/Caravan					Yes	No
					Yes	No
Savings					Yes	No
Superannuation						
Other Assets (e.g. shares/managed funds)				If Applicable		
Credit Cards/StoreAccounts/Hire Purchase		Limit	Mthly Pmt	Institution	Yes	No
					Yes	No
					Yes	No
Other Liabilities (Rent/Guarantor/Maintenance)						

9. ASSETS AND LIABILITIES (continued)

BORROWER 2/GUARANTOR 2

NAME:

Description:	What do you own? Asset value:	What do you owe? Balance owing:	Mthly Pymt:	To whom? Institution:	To be refinanced?	
Owner occupied property (house/unit/land):					Yes	No
Investment property (house/unit/land):					Yes	No
					Yes	No
Car/Boat/Caravan					Yes	No
					Yes	No
Savings					Yes	No
Superannuation						
Other Assets (e.g. shares/managed funds)				If Applicable		
Credit Cards/StoreAccounts/Hire Purchase		Limit	Mthly Pmt	Institution	Yes	No
					Yes	No
					Yes	No
Other Liabilities (Rent/Guarantor/Maintenance)						

10. LOAN DETAILS

PURPOSE OF LOAN

Please mark applicable box (x)

Where purpose is purchase, please provide:

Purchase:	Purchase price:	\$
	Add GST	\$
	Add costs (stamp duty etc.)	\$
	Sub total:	\$
	Less own contribution	\$
	Total:	\$
Refinance existing loan:		\$
Equity release (Please indicate planned use of funds):		\$
	Total loan:	\$

Finance due date: _____ and Settlement date: _____ (if known)

Planned use of Funds

LOAN

Loan amount: \$

Loan term (maximum 12 months): months

Interest rate (if quoted): % p.a.

Application fee (If quoted): %

The application fee is payable on all applications and will be advised by Angas or your broker.

11. DETAILS OF SECURITY OFFERED**SECURITY 1**

Security address:

State: Postcode:

Certificate of title/Folio Identifier: Vol: Fol: Purchase price / Estimated value: \$

Property use (after settlement): Place of business Other – owner use Investment

Property type: Retail Office Industrial Residential

Registered name(s) on certificate of title:

Currently Mortgaged?:

Inspection contact (owner/real estate agent/property manager): Who to?:

Inspection contact numbers (home, work or mobile): How Much?:

Tenancy profile (commercial investment property only):

Tenant:	Current use:	Term (years):	Option (years):	Start date:	End date:	Outgoings:	Gross rental:
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SECURITY 2

Security address:

State: Postcode:

Certificate of title/Folio Identifier: Vol: Fol: Purchase price / Estimated value: \$

Property use (after settlement): Place of business Other – owner use Investment

Property type: Retail Office Industrial Residential

Registered name(s) on certificate of title:

Currently Mortgaged?:

Inspection contact (owner/real estate agent/property manager): Who to?:

Inspection contact numbers (home, work or mobile): How Much?:

Tenancy profile (commercial investment property only):

Tenant:	Current use:	Term (years):	Option (years):	Start date:	End date:	Outgoings:	Gross rental:
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SECURITY 3

Security address:

State:

Postcode:

Certificate of title/Folio Identifier: Vol:

Fol:

Purchase price / Estimated value: \$

Property use (after settlement):

Place of business

Other – owner use

Investment

Property type:

Retail Office

Industrial

Residential

Registered name(s) on certificate of title:**Currently Mortgaged?:**

Inspection contact (owner/real estate agent/property manager):

Who to?:

Inspection contact numbers (home, work or mobile):

How Much?:

Tenancy profile (commercial investment property only):

Tenant:

Current use:

Term
(years):Option
(years):Start
date:End
date:

Outgoings:

Gross
rental:**12. DECLARATION AND AUTHORISATION****Angas Securities Limited ABN 50 091 942 728 ("Angas Securities")****DECLARATION AND AUTHORISATION****The customer(s) and guarantor(s):**

1. Declare that to the best of their knowledge and belief, the facts, information and statements set out in this application are true and complete, and that no information which might affect the decision of Angas Securities has been withheld;
2. Undertake to supply to Angas Securities any information or facts relevant to this application which may become available or arise after the completion of this application;
3. Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been given in this application;
4. Understand and acknowledge that:
 - (a) any valuation or inspection report obtained by Angas Securities in relation to any security offered to Angas Securities is for Angas Securities's benefit, not the customer's nor the guarantor's benefit, and it is Angas Securities's choice as to whether to make any such report available to the customer(s) or the guarantor(s);
 - (b) neither the customer(s) nor the guarantor(s) may rely upon any such report obtained by Angas Securities, whether such report is disclosed to the customer(s) or the guarantor(s) or not;
 - (c) neither the customer(s) nor the guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered;
 - (d) any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard;
 - (e) Angas Securities does not accept any liability for the contents or accuracy of any such report;
5. The customer(s) agree to pay the application fee(s) referred to in this application and agree that such amount(s) shall be retained by Angas Securities;
6. Warrant that none of them is an undischarged bankrupt and that there is no outstanding judgment(s) or claim(s) against any of them;
7. Warrant that they are not insolvent and that they can pay their debts as and when they fall due;
8. Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the customer(s) by Angas Securities;
9. Understand and acknowledge that Angas Securities recommends that each applicant seek independent legal or other financial advice prior to entering into any credit contract that Angas Securities may offer to the customer(s) as a result of this application or any related guarantee;
10. Understand and acknowledge that any approval of this application by Angas Securities will be on such terms and conditions (including conditions as to interest rates) as Angas Securities shall choose;
11. Authorise and consent to Angas Securities confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (e.g. an employer);
12. Is/are aware of their financial obligations under the proposed loan with Angas Securities;
13. Understand and acknowledge that the interest rate applicable at the time of application is subject to change and that the indicative loan commitment may vary;
14. Has/have fully disclosed to Angas Securities all assets and liabilities;

DECLARATION AND AUTHORISATION (continued)

15. Is/are satisfied that their obligations to Angas Securities will not adversely impact on their ability to meet all of their other financial obligations (including living expenses) as and when they fall due;
16. Confirm that their income is sufficient to meet and they can comfortably afford, all repayments resulting from this loan(s) without incurring financial hardship;
17. Acknowledge that Angas Securities is relying on the above statements and information contained in this application form in considering whether or not to approve this loan application.

PRIVACY DISCLOSURE STATEMENT

In compliance with the Privacy Act, applicant parties to a finance application who are natural persons should complete this return for the purposes of the Privacy Act.

A. Acknowledgement of Disclosure of Credit Information to a Credit Reporting Agency

I/We acknowledge that Section 18E(8)(c) of the Privacy Act allows for the credit provider to give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given to an agency is covered by Section 18E(1) of the Act and includes:

- Such permitted particulars about me/us which allow me/us to be identified;
- The fact that I/we have applied for finance and the amount;
- The fact that the credit provider is a current credit provider to me/us;
- Payments which become overdue more than 60 days, and for which collection action has commenced;
- Advice that payments are no longer overdue;
- Cheques drawn by me/us which have been dishonored more than once;
- In specified circumstances, that in the opinion of the above-named credit provider, I/we have committed a serious credit infringement;
- That finance provided to me/us by the credit provider has been paid or otherwise discharged.

By virtue of this acknowledgement I/we understand that the credit provider has informed me/us of its disclosure policy to a credit-reporting agency of information about me/us and I/we so authorise such disclosures.

B. Agreement/Authority for Credit Provider to Perform Certain Permitted Actions Concerning a Finance Application or Transaction

I/We agree that, if it is considered relevant in assessing my/our application for commercial credit, the credit provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us.

I/We agree that the credit provider may obtain a report about my/our commercial activities or commercial credit worthiness from a credit reporting agency for the purposes of assessing my/our application for personal credit.

I/We agree that, if it is considered relevant to collecting overdue payments in respect of commercial credit provided to me/us, the credit provider may receive from a credit reporting agency a credit report containing personal information about me/us.

I/We agree that the credit provider may give to and seek from any credit providers named in the accompanying finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency information about my/our personal or commercial credit arrangements; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I/We understand that this information may be given and used for purposes that include the following:

- To assess my/our application for credit
- To assist me/us to avoid defaulting on my/our credit obligations
- To notify other credit providers of a default by me/us
- To assess my/our credit worthiness
- To assess my/our position if I/we fall into arrears

C. Agreement / Authority in Relation to Other Parties Performing Certain Permitted Actions Concerning Finance Applications or Transactions

I/We agree that a trade insurer may obtain my/our credit report from a credit reporting agency to assess the provision of insurance to the credit provider in relation to my/our application for commercial credit with the credit provider.

I/We agree that the credit provider may disclose information about my/our personal credit-worthiness to persons involved in funding mortgage credit for the purposes of enabling those persons so involved to perform tasks necessary in the funding of mortgage credit.

PRIVACY DISCLOSURE STATEMENT (continued)

D. Permitted Disclosure to Guarantor(s)

I/We agree that pursuant to Section 18N(1)(bg) and 18N(1)(bh) of the Privacy Act the credit provider may disclose to a guarantor or to a person who is considering whether to offer to act as a guarantor or to a person who has provided or is considering providing property as security for me/us, credit information relating to me/us.

E. Agreement / Authority by Guarantors

I/We agree that the credit provider may seek a credit report concerning me/us from a credit reporting agency to assess whether to accept me/us as a guarantor of the finance commitments for the above-named Borrower(s).

I/We further agree that the Credit Provider may give to and seek from any credit providers named in the finance application and any credit providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements; I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

F. Agreement Relating to Collection, Use and Disposal of Personal Information – AML / CTF Act

All Borrower(s), Guarantor(s) and other applicant parties by signing this Authority acknowledge that the Credit Provider may have obligations arising from time to time under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act) in relation to any finance application and each of them authorizes the Credit Provider to collect, use and dispose of any personal information obtained by the Credit Provider in compliance with the AML/CTF Act. It is understood and agreed that in certain circumstances the AML/CTF Act prohibits the Credit Provider from providing individuals with access to information collected by it for AML/CTF purposes.

15. SIGNATURES

The customer(s)/debtor(s) and guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application, including the Declaration and Authorisation and Privacy Disclosure Statement.

COMPANY

This Application Form must be executed by the Company pursuant to its constitution.

Note – if a person is signing as Sole Director then please tick the applicable box below:

Sole Director and Sole Secretary; or

Sole Director and there is no Company Secretary pursuant to section 204A(1) of the Corporations Act, and the constitution of the company does not require it to have a Company Secretary.

Full name:

Full name:

Signature:

Signature:

Office held (e.g. Director/Secretary):

Office held (e.g. Director/Secretary):

Date:

Date:

INDIVIDUAL

BORROWER 1

BORROWER 2

Signature:

Date:

Signature:

Date:

GUARANTOR

GUARANTOR 1

GUARANTOR 2

Signature:

Date:

Signature:

Date:

GUARANTOR (COMPANY)

This Application Form must be executed by the Company pursuant to its constitution.

Note – if a person is signing as Sole Director then please tick the applicable box below:

Sole Director and Sole Secretary; or

Sole Director and there is no Company Secretary pursuant to section 204A(1) of the Corporations Act, and the constitution of the company does not require it to have a Company Secretary.

Full name:		Full name:	
Signature:	<input type="text"/>	Signature:	<input type="text"/>
Office held (e.g. Director/Secretary):		Office held (e.g. Director/Secretary):	
Date:		Date:	

16. PURPOSE DECLARATION

Purpose declaration (complete only if the following statement is correct)

I/We declare that the credit to be provided by the credit provider is to be applied wholly or predominantly for business purposes or investment purposes other than investment residential property.

I/We furthermore declare that by undertaking this facility I/We intend to make financial benefit from this transaction, and that it will not place myself or ourselves in a position of financial hardship.

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for business purposes, or investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

What percentage of the loan proceeds will be used for business purposes? %

How will the proceeds be used?

Signature:		Signature:	
Date:		Date:	

18. BACKGROUND / SUPPORTING COMMENTS

OFFICE LOCATIONS

ADELAIDE
Level 14, 26 Flinders Street
Adelaide SA 5000
GPO Box 2948
Adelaide SA 5001
Ph (08) 8410 4343
Fax (08) 8410 4355

PERTH
Level 1, 448 Roberts Road
Subiaco WA 6008
PO Box 1602
Subiaco WA 6904
Ph (08) 9380 4983
Fax (08) 9380 4480

QUEENSLAND
Suite 54, 1 Arbour Avenue
Robina QLD 4226
PO Box 5116
Robina Town Centre QLD 4230
Ph (07) 5578 9311
Fax (07) 5593 2422



Your Privacy

The Privacy Amendment (Enhancing Privacy Protection) Act 2012 establishes a number of Australian Privacy Principles (APPs). Our aim is to both support and ensure that we comply with these principles.

About this Privacy Policy

This Privacy Policy outlines how we collect, use, disclose, keep secure and provide access to personal information held by us. You are entitled to request from us a copy of this policy by contacting us and we will take all reasonable steps to accommodate your request.

Collecting your personal information

Angas Securities collects personal information in a number of ways, including:

- directly from you, when you attend a face-to-face interview;
- directly from you, when you provide information through a data collection/application form;
- directly from you, when you provide information by phone;
- directly from you, via an email or the Internet; and
- directly from fund managers, superannuation funds, life insurance companies and product issuers once authorisation has been provided by you.

You may deal with us anonymously where it is lawful and practicable to do so. For example, if you telephone requesting our postal address.

The personal information collected by us includes the investor's name, postal and/or residential address, telephone and facsimile numbers, bank account details and tax file number.

Without your consent, we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade associations, memberships of trade unions, details of health, disability, sexual orientation or criminal record.

This is subject to some exceptions, including where:

- the collection is required by law; and

- when the information is necessary for the establishment, exercise or defence of a legal claim.

Personal information will be treated as “confidential” and sensitive information will be treated as “highly confidential”.

Angas uses the personal information contained in its application/data collection forms for related purposes, such as administration and providing services to clients in relation to their investments/transactions with the Company. “Administration” includes monitoring, auditing, evaluating, modelling data, dealing with complaints, answering queries and providing services in relation to investments and loans with the Company.

In certain cases we may collect your personal information from third parties. For example, we may need to collect personal information from your representative (such as an authorised legal representative or financial adviser).

You have the right to refuse authorisation to collect information from a third party; however, if you do not provide the information requested, Angas may not be able to process or accept your application.

We may also use the information to provide you with direct marketing material. This will include articles and newsletters that may be of interest to you.

We maintain a register of those individuals who do not wish to receive marketing material. If, at any time, you do not wish to receive this information, you may contact us with this request.

Sharing your personal information

Angas may share personal information with third parties in certain circumstances for example:

1. Financial advisers who may provide investors with financial product advice and service.
2. Companies for the purpose of issuing statements and handling mail.
3. Market research companies for the purpose of analysing the investor base.
4. Other companies where services may be more efficiently provided by outsourcing.
5. Legal and accounting firms, auditors, consultants and other advisers for the purpose of administering Angas investments and loans.
6. The Company’s trustee appointed under the Trust Deed for First Ranking Debenture Stock. The trustee has certain rights and powers to request certain information regarding the Company and its fixed interest securities which may result in the disclosure of certain personal information of investors.
7. Government authorities when required by law.

In the event that we propose to sell the business, we may disclose your personal information to potential purchasers for the purpose of their conducting due diligence investigations. Disclosure will be made in confidence and it will be a condition of that disclosure that no personal information will be used or disclosed by them.

Transfer of information overseas

We may transfer personal information we have collected about you to someone other than you in a foreign country but only if such transfer is lawful.

Angas takes its obligations to protect your information seriously. This includes when we operate throughout Australia and overseas. As part of our operations, some uses and disclosures of your information may occur outside your State or Territory and/or outside Australia. In some circumstances, we may need to obtain your consent before this occurs.

Keeping your personal information accurate and up-to-date

Angas takes all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:

- inform us of any errors in your personal information as soon as possible; and
- update us with any changes to your personal information as soon as possible.

Protecting your personal information

Angas stores personal information it collects in different ways including in paper and electronic form. We take reasonable steps to protect personal information from misuse and loss and from unauthorised access, modification or disclosure, including:

- requiring confidentiality agreements with its employees and contractors;
- having secure file storage;
- having secure places of business;
- permitting access to personal information only where the individual seeking access has satisfied reasonable identification/authorisation requirements;
- having up-to-date anti-virus/firewall measures to protect the Company's computer network;
- having the web security measures outlined in the Company's internet privacy statement below.

It is a legislative requirement that we keep all personal information and records for a period of seven years. Should you cease to be a client of ours, we will maintain your personal information on or off-site in a secure manner for seven years. After this, the information will be destroyed.

Accessing and correcting your personal information

If you want to access and/or correct personal information that Angas or an outsourced service provider holds or you have any general issues you wish to raise with us, please call our Investor Relations Manager using our freecall line on 1800 010 800 Monday to Friday during normal business hours or write to the Investor Relations Manager at GPO Box 2948, Adelaide SA 5001 or reception@angassecurities.com

If charges are applicable in providing access to you, we will disclose those charges to you prior to providing you with the information.

Limits on access to your personal information

Your access to your personal information is subject to some exceptions allowed by the Australian Privacy Principles, including if:

- access would pose a serious threat to the life or health of any individual;
- access would have an unreasonable impact on the privacy of others;
- the request for access is frivolous or vexatious;
- the information relates to a commercially sensitive decision making process;
- access would be unlawful;
- access would prejudice enforcement activities relating to criminal activities and other breaches of law, public revenue, a security function or negotiations with you;
- the request for access relates to existing or anticipated legal proceedings with you and you would not otherwise be entitled to access to the requested information;
- a third party has given us health information about you in confidence;
- denying access is required or authorised by law.

We will give you written reasons if we deny access.

Using government identifiers

Although Angas collects government identifiers such as your tax file number, we do not use or disclose this information other than when required or authorised by law or unless you have voluntarily consented to disclose this information to any third party.

Privacy on the Internet

The following information is collected from users of Angas's website:

1. the user's IP address, the date and time of the visit to the site, the pages accessed and documents downloaded, the previous site visited and the type of browser used. No attempt will be made to identify individual users or their browsing activities except, in the unlikely event of an investigation, where a law enforcement agency may exercise a warrant to inspect our web server logs. The information collected from site users is retained to monitor site currency and effectiveness of any site enhancements. The information is stored in a secure area on the host's web server.
2. The email addresses of people who send emails through any online forms or via any email addresses published on the site for the purpose of sending a response. The information is stored in a secure area on the host's local area network and will not be used for any other purpose nor disclosed to a third party without the user's consent unless required by law.

Users who access any secure area on Angas's website by login via a username and password provided by the Company are identified by this login procedure and are assumed to be the person to whom the login details were originally provided.

No personal details otherwise provided by a user will be given to any other person except when

permission is given by the user or disclosure is required by law.

When browsing you can access external websites by clicking on links provided. Those other websites are not subject to our privacy standards, policies and procedures. You will need to contact or review those websites directly to ascertain their privacy standards, policies and procedures.

Our website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

Complaints

If you have a complaint about our Privacy Policy or the collection, use or safe disposal or destruction of your personal information, or believe there has been a breach of the Australian Privacy Principles, your complaint should be directed to the National Compliance Officer on freecall line 1800 010 800 Monday to Friday during normal business hours or by writing to the National Compliance Officer at GPO Box 2948, Adelaide SA 5001.

Angas will investigate your complaint and attempt to resolve any issue that might have arisen in relation to the collection, use or destruction of personal information held by us about you. If you are still not satisfied with the outcome then Angas will engage in conciliation or other processes commenced in accordance with the Australian Privacy Principles.

Alternatively, you may contact our External Dispute Resolution Scheme, Credit Ombudsman Service Limited, at PO Box A252 South Sydney NSW 1235 or visit www.cosl.com.au.

Changes to Privacy Policy

If Angas decides to change its Privacy Policy, we will post those changes on our website on the Privacy Policy webpage.

For more information about privacy in general, you can visit the Australian Information Commissioner's website at www.oaic.gov.au

Angas Securities Limited Australian Financial Services Licence & Australian Credit Licence No. 232479

For more information please [Contact Us](#)