

Agreement

Between: Malouf Group Enterprises Pty Ltd ABN 65 115 371 581 (“provider”)
And: (“client”)
 (client’s address)

The client retains the provider to provide the services to the client subject to the terms and conditions attached to this page and on the basis of the information the client supplies to the provider as shown on this page. The client Authorises the provide to request a copy of their credit file as a third party request in connection with section 18(h)(3)(a)(b) of the privacy act and to liaise with all credit reporting agencies including Veda Advantage by phone, fax, internet or any way seen fit by the provider.

----- PLEASE ANSWER ALL QUESTIONS AND TICK CORRECT RESPONSES -----

Surname..... Middle name..... First Name

List the name of the search engine you found our company eg, Google/Yahoo : _____

Please state your email address: _____

Have you ever used another name? Yes No

Any other surname you have used _____

Any other first name used _____

Sex: Male Female

Date of Birth: Day _____ Month _____ Year _____

Do you currently hold a drivers licence: Yes No

Current drivers licence number _____

Previous drivers licence number _____

Day time contact number Home _____ Work _____ Mobile _____

Are you currently employed: Yes No

Name of current employer _____

Name of previous employer _____

If self-employed please provide the name of your business _____

Name of the company who you last applied for credit e.g. Name of bank or credit union _____

Current residential address _____

Previous residential address _____

Additional previous address _____

Are you currently bankrupt or in a Part 9/10 debt agreement: Yes No

Please list defaults/court judgements on your credit file:

(1) Amount: \$ _____ Company : _____ (2) Amount \$ _____ Company: _____

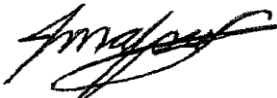
(3) Amount: \$ _____ Company : _____ (4) Amount:\$ _____ Company: _____

(5) Amount: \$ _____ Company : _____ (6) Amount:\$ _____ Company: _____

(7) Amount: \$ _____ Company : _____ (8) Amount:\$ _____ Company: _____

DATED this _____ day of _____

Signed by Malouf Group Enterprises Pty Ltd
 ABN 65 115 371 581

 _____ X _____
 Signed By client

Terms and Conditions

1. In this agreement, “services” means the provision by the provider to the client of:
 - (a) A report about credit status including the relevance of the length of the time of that status, how to change the status if incorrectly reported and recorded, how to respond to debt collection services, how to clean your credit file and how to maintain a good credit status or record;
 - (b) A copy of the client’s credit file as created from information available from agencies that report on creditworthiness;
 - (c) A list of lenders that are more likely to accept credit applications from holders of poor records of creditworthiness;
 - (d) The report by express post mail.
2. The provider must use its best endeavours to provide the services. The client indemnifies and agrees to keep indemnified the provider against any loss, cost and expenses, action or claim arising however out of this agreement, save and except for actions and claims arising from the provider’s exercise of due care and skill, in providing the services.
3. The client irrevocably and unconditionally authorises and directs the provider to contact, and liaise with, all credit reporting agencies including Veda Advantage to obtain the client’s records of creditworthiness by way of telephone, email, internet access, facsimile or anyway that the provider sees fit and authorises the provider to supply this agreement to the credit reporting entities in order to provide the services.
4. The client warrants that the information the client provides to the provider is true and correct.
5. The services as defined above specifically do not include finance broking, advising about the success or otherwise of a client’s application for finance with any financier or anything other than the services as defined above. The client acknowledges that the provider makes no representation or promise of rectifying or changing the client’s records of creditworthiness with any agency or reporting body or in obtaining finance howsoever nor does meeting the providers criteria/being approved for our service assure any of the above.
6. The client agrees to pay the provider’s non-refundable fee for providing the services as defined above only, nine hundred and ninety five dollars plus GST upon the provider accepting the clients application and at the client’s discretion.
7. The parties agree that this appointment contains all of the terms and conditions as agreed by the parties and there are no other collateral agreements, understandings or arrangements. The client further acknowledges the provider:-
 - (a) Has not relied on any representation or inducements whatsoever other than those written in this agreement.
 - (b) Has had the opportunity to receive independent legal and financial advice and either:-
 - (i) accepts that advice and signs this agreement accordingly; or
 - (ii) Waives the right to obtain that advice and signs this agreement accordingly.

Signed **X**..... Date.....
(Client)