

ACCESS YOUR LOAN ACCOUNT 24 HOURS A DAY

STARCALL - The direct link to your loan account by phone.

StarCall is your "around the clock" automated customer service centre. Any touch-tone telephone now gives you unprecedented control over your loan account with the convenience of 24-hour access. Guiding you through each step, StarCall prompts you to select from a variety of account access options.

Call **STARCALL** on **1300 300 988**

STARNET - The secure computer link to your loan account.

StarNet provides you with a secure connection to your loan account from your computer using the latest in Internet technology. To protect you against unauthorised access all information is encrypted, while your Loan ID and PIN number provide additional security.

Access **www.interstar.com.au** on the Internet

APPLICATION FORM

To get connected, please complete the following details and fax to 1300 550 478, or mail to:

StarCall Customer Service Centre, PO Box 626 Collins Street West, Melbourne, Victoria 8007

Request for Access to StarCall and StarNet Complete parts (A), (B) & (C)

Once we have received your request we will post you a confidential Personal Identification Number (PIN).

I/We

(A) Personal or Company Details (please print all borrower names in the lines below)

1 _____

2 _____

3 _____

request a PIN number, allowing access to my/our loan account(s) by telephone and computer via the Internet.

I/We (being the undersigned Borrowers and Guarantors) understand and agree with Interstar Securities (Australia) Pty Ltd ABN 72 087 271 109:

- to the attached Terms and Conditions of Use; and
- that the PIN number will be sent to the address noted on the loan statement.

(**Note - If you wish to change your loan statement address please include the new address below.)

New Address

Suburb _____

State _____

Postcode _____

Access to the following loan accounts:

(B) Loan ID Number** (Insert your 5 digit loan ID number in the lines below)

1

2

3

**Your loan ID Number can be found on your loan statement or Direct Debit Authority Confirmation Letter.

(C) Important - This must be signed by all Borrowers and Guarantors (if applicable)

Full name of signatory (please print)

Signature

BORROWER: _____

BORROWER: _____

BORROWER: _____

GUARANTOR: _____

GUARANTOR: _____

GUARANTOR: _____

Date _____

TERMS AND CONDITIONS OF USE

1. Definitions

"Account Manager" means the person, firm, or corporation noted as "Account Manager" on the Borrower's Loan Account.

"Application" means the application form for use of StarNet and StarCall.

"Borrower" means all Borrowers signing the Application.

"Centre" means the StarCall Customer Service Centre or the StarNet Customer Service Centre or both and, where applicable, Interstar Securities (Australia) Pty Ltd ABN 72 087 271 109 and Perpetual Trustees Victoria Limited ABN 47 004 027 258.

"Guarantor" means any guarantor in relation to the Borrower's Loan Account.

"Loan Account" means any statement of account setting out some or all transactions relating to a mortgage loan which notes a Borrower as borrower and Perpetual Trustees Victoria Limited as lender.

"Loan ID Number" means the security access number as shown in a Borrower's Loan Account.

"PIN number" means the personalised identification number provided by the Centre to enable access to StarCall and StarNet.

"StarCall" means the interactive voice response system operated by the Centre and accessible by telephone.

"StarNet" means the automated service system operated by the Centre and accessible via the Internet.

These terms and conditions of use apply to both StarCall and StarNet, and are binding on all Borrowers and Guarantors upon acceptance of the Application by way of issue of a PIN number to the address indicated.

2. Each Borrower agrees to provide authorised access to StarCall and StarNet to other Borrowers.
3. The Centre will provide one Loan ID Number and one PIN number to enable access to both StarCall and StarNet. Any person holding the PIN number may alter that PIN number at anytime after issue.
4. A Borrower must ensure that a PIN number is kept secret and confidential at all times, and must take care to prevent the unauthorised use of a PIN number. In particular a Borrower must ensure that –
 - any record of a Loan ID Number and a PIN number are kept in separate and secure locations;
 - care is taken when using a PIN number to ensure that it is not visible to an unauthorised person; and
 - a PIN number is not written or noted anywhere except in the letter provided by the Centre.If a PIN number becomes known to any unauthorised person, the Borrower or any other person authorised by the Borrower must notify the Centre immediately. The Centre will cancel the PIN number and provide a replacement number as soon as practicable. To the extent permitted by law, the Centre excludes, and limits to the minimum permitted by law, any liability it might otherwise have for any loss, cost, liability or damage ("Loss") suffered by any Borrower or Guarantor arising from any intentional or accidental disclosure, loss, misuse, theft or fraud ("Occurrence") in relation to a PIN number. The Borrowers and Guarantors must perform their respective obligations as a result of all transactions undertaken using the PIN number, irrespective of any Occurrence.
5. If any Borrower provides or communicates a Loan ID Number and/or PIN number to any other person or entity, the Borrowers and Guarantors must perform their respective obligations as a result of all transactions undertaken by that person or entity, even if those transactions have not been authorised by any Borrower.
6. All transactions will be processed having regard to these terms and conditions of use. The Centre may delay the processing of any transaction in order to obtain additional information relating to the transaction.
7. Responsibility for the correctness of all transaction requests remains solely with the Borrowers, and the Centre will not accept any order to alter or cancel any transaction request that has been made through StarCall or StarNet.
8. The Centre will endeavour to process all valid and properly-authorised transaction requests within one business day after the business day on which a transaction request has been made. The Borrower must promptly notify the Centre of any delays or errors in the processing of transaction requests, or if any unauthorised transactions appear on a Loan Account.
9. All transaction requests made through StarCall or StarNet will be referenced with a transaction confirmation number. This number must be recorded by the Borrower and quoted to the Centre in the event of any transaction queries.
10. The Centre will endeavour to make StarCall and StarNet available at all times. However, to the extent permitted by law the Centre excludes, and limits to the minimum permitted by law, any liability it might otherwise have for any delays in accessing StarCall or StarNet, the accuracy and completeness of any information provided by the Centre, or any failure by the Centre to provide any of the functions or services referred to in these terms and conditions of use or any other material provided in relation to the Centre.
11. The Centre will endeavour to provide StarCall and StarNet via a secure system but provides no assurance that it is absolutely secure. To the extent permitted by law the Centre excludes, and limits to the minimum permitted by law, any liability it might otherwise have in connection with any breach, failure or inadequacy of the security measures in place from time to time. The Borrowers and Guarantors agree to accept the risk of any breach, failure or inadequacy of the security system and any liability or obligation incurred by any of them as a result.
12. To the extent permitted by law the Centre excludes, and limits to the minimum permitted by law, any liability it might otherwise have, any Loss suffered by any Borrower, Guarantor or any other person acting with the Borrower's authority.
13. The Centre does not presently charge any fees to Borrowers for the use of either StarCall or StarNet, but the Centre reserves the right at some future date to impose fees or charges in relation to these services. The Centre will provide Borrowers with at least thirty days' notice in the event of the introduction of any such fees or charges.
14. All queries relating to StarCall or StarNet should be referred to the Borrower's Account Manager, or to the Centre. The relevant telephone numbers are shown on the Borrower's Loan Account.
15. The Centre may at any time vary any or all of these terms and conditions of use. Notification of any changes will be advised to the Borrower at least thirty days prior to the introduction of any changes.
16. The Centre may cancel any or all Borrower's access to StarCall and/or StarNet at any time and without prior notice.
17. Each Borrower and Guarantor warrants and represents to the Centre that the Application has been validly and properly executed by all of them and will be binding on all of them in accordance with these terms and conditions upon acceptance. Each Borrower and Guarantor hereby indemnifies and must keep indemnified the Centre against any Loss resulting from any breach or inaccuracy of this clause.