Personal Loan Contract

We offer to provide a loan to you on the terms set out in this document. By signing this document, you agree to the terms of this loan contract.

OurMoneyMarket Account Reference	212195033
Lender	OurMoneyMarket Lending Pty Limited ABN 64 605 231 669 Australian Credit Licence No. 488228 ('us/we/our')
Borrower 1	Shane Maginness of 19 Spinnaker Court, Wallaroo, SA 5556 ('you/your')

Signed on behalf of us by:

Adam Sutherland

Words in *italics* have a special meaning and are defined in this document or in the Terms and Conditions (**T&Cs**). This document and the T&Cs together comprise your loan contract.

Financial Table

The following information is prepared as at 19/01/2026 (*disclosure date*). This information may change before or after the *loan date*. The *loan date* is the date we first lend you money.

Amount of credit (ie the amount you will borrow)	$36,364.50
To be paid:	
• for the establishment fee (this amount is retained by us)	$1,337.50
• for the PPSR registration fee (this amount is retained by us)	$17
• for the PPSR search fee (this amount is retained by us)	$10
• The following will be settled: - Angle Auto Finance Secured Car Loan (approx. $28,875) Then, once the above has been completed, the remaining funds will be settled to your salary account.	$35,000.00
Interest rate Interest rates may change prior to the *loan date.* Interest rates other than fixed rates can vary after the *loan date.*	
Fixed Interest Rate	10.99% per annum
Total interest payable over the term of the loan	$15,877.64
Repayments	

Based on the current interest rate, your repayments will be as described below. If a variable interest rate changes, your repayment amounts may change. Any fees or charges for which you become liable are payable in addition to the repayment amount set out below. At the end of your loan term, in addition to your regular repayment, you must pay the balance, if any, of the *total amount you owe us.*	
Total number of repayments	364
363 repayments of	$143.52 comprising principal and interest (if any)
One final repayment of	$144.38 comprising principal and interest (if any)
First repayment is to be made	3/02/2026
Subsequent repayments are to be made	Every 7 days
Total amount of repayments	$52,242.14
Credit fees and charges payable on or before the *loan date* These fees will be debited to your loan account on the *loan date* unless otherwise stated. Unless otherwise stated, all fees are non-refundable. These fees may be payable even if the loan does not proceed for any reason.	
Cancellation fee – payable if you accept our offer to provide a loan to you on the terms set out in this document, but subsequently decide not to proceed with the loan before the loan funds have been disbursed. The fee will be deducted from your bank account by direct debit on the next *business day* after we receive notice from you that you are not proceeding. Please note that failure to proceed with the loan within 8 weeks (or such other time period as agreed with us) of signing this loan contract will be deemed as a cancellation and the fee will apply.	$150
Establishment fee – paid out of the *amount of credit*	$1,337.50
PPSR registration fee – paid out of the *amount of credit*	$17
PPSR search fee per search we conduct – – paid out of the *amount of credit*	$10
Total of fees and charges payable on or before the *loan date* (excluding unascertainable amounts)	$1,364.50

Total of fees and charges payable over the term of your loan assuming the loan runs for the entire loan term (excluding unascertainable amounts)	$1,364.50
Credit fees and charges payable after the *loan date* The following fees and charges are payable if and when the service is provided, the expense is incurred, or the relevant event occurs, unless otherwise specified. We can debit your loan account with effect from the date we incur these fees, and either require you to pay the fee or charge immediately, collect it with your regular repayments, or require it to be repaid by one or more repayments. Unless otherwise stated, all fees and charges are non-refundable.	

Variation fee – payable if we agree to any variation of the terms of this loan contract requested by you. The fee will be deducted from your bank account by direct debit on the next *business day* after we notify you that we agree to the variation.	$35 per variation
Direct debit dishonour fee – payable if we are unable to withdraw money from a direct debit authority you have provided to us.	$25 per dishonour
Late payment fee – payable each week while the loan account is in arrears.	$35 per week
Document production fee – payable if you request us to post to you a hard copy document.	$25 per document
IMPORTANT: We can change any of the financial information described above without your consent. We can change the fees and charges, the amount of repayments, the dates for debiting interest and the dates for making repayments, and the interest rates (except during a fixed rate term). We may introduce new fees and charges without your consent. We will inform you of any changes either in writing (including by electronic means) or by publishing a notice that is accessible to you and reasonably prominent. In making any changes, we will act reasonably.	

SECURITY

General Security Interest

By signing this loan contract, you grant us a mortgage and security interest over the property described below (the *secured property*) to secure your obligations under this loan contract.

Name of registered owner: Shane Maginness
Make and Model: FORD RANGER
Colour: WHITE
Year: 2018
Vehicle Identification Number (VIN): MPBUMFF50JX150452
Engine No.: P5AT2571065
Registration number and State or Territory of issue: S471DDD
Location where vehicle will primarily be kept: 19 Spinnaker Court, Wallaroo, SA 5556

COMMISSION

We may pay a referral fee of up to $1320 to ClearScore. We and other persons may pay or receive other commissions, fees or benefits in connection with this loan, the details of which are not known at the *disclosure date*. These commissions, fees or benefits are not additional amounts payable by you. These details are provided for your information only.

OTHER PROVISIONS

Special conditions: The following special conditions must be met before the *loan date:*

- Must provide a copy of your driver's licence (front and back).
- We must receive a copy of your current registration papers to confirm that you are the registered owner of the security provided. Please ensure your name and 17-digit VIN Number are clearly displayed.
- A copy of the current insurance policy for your vehicle
- We must receive the most recent three months' bank statements for the following accounts:
  - People's Choice

Please kindly submit the above accounts via the secure illion Bank Statement link: https://dashboard.proviso.com.au/go/ourmm-LAI-00148551.

Loan purpose: Debt Consolidation

Loan term: 84 months

Enforcement expenses: Enforcement expenses may be payable if you default under this loan contract or any *security*. The amount of enforcement expenses that may be payable by you is not known at the *disclosure date* but will not exceed our reasonable enforcement costs (including internal costs). Enforcement expenses are further explained in the T&Cs.

IF YOU CANNOT MAKE A PAYMENT, CONTACT US IMMEDIATELY TO DISCUSS YOUR SITUATION BY PHONE ON 1300990115 OR EMAIL AT info@ourmoneymarket.com.

IMPORTANT

By signing this document, you agree to be bound by the terms of this loan contract. Please read the terms of this loan contract carefully and make sure you understand the following.

- When a variable interest rate applies to your loan, your interest rate can go up or down over the term of your loan. If your interest rate increases, your repayments may increase.
- If you default, you may lose any property you have provided as security for this loan. The events which may cause you to default under your loan are listed in the Terms and Conditions. You may default under your loan even if you have made all your payments.
- You should consider whether you need insurance, such as insurance to assist you to make repayments if you are sick, lose your job, or if other contingencies occur.
- Until the *loan date*, we have the right to change the terms of this loan contract or to withdraw our offer to lend altogether.
- Acting reasonably, we can make changes to this loan contract.

Declarations

By signing this loan contract, each of you has made the following declarations:

1. You have carefully read this loan contract, and you understand that each document establishes a legal contract between you and us. **If you have any questions, ask before you sign.**

2. All information you have given directly or indirectly to us or our agents is accurate and not misleading. You acknowledge that we are relying on that information to enter this transaction. You acknowledge that you can make the payments required under this loan without hardship.

3. The loan will be used only for the purpose set out above under 'Loan purpose'.

4. You agree to pay us all fees and charges applicable (as set out under 'Credit fees and charges payable on or before the *loan date*') even if the loan does not proceed to settlement (including because we withdraw from this offer).

5. You consent and authorise us to obtain personal information about you, under the *Privacy Act 1988* (Cth), from any motor vehicle or drivers' license registry in Australia whilst any liability is outstanding to us and secured by a vehicle or vessel owned by you without further reference to you.

We reserve the right to withdraw from this transaction if this offer is not accepted within 48 hours from the *disclosure date*, if the initial drawdown does not occur within 20 days of the *disclosure date*, or if anything occurs which in our reasonable opinion makes proceeding with the loan undesirable.

Terms and Conditions

1. Making the loan

1.1 By signing this loan contract, you agree to borrow the *amount of credit* on the terms specified in this loan contract.

1.2 Words in *italics* have a special meaning. These words are defined at the end of these terms and conditions or in the document which contains the Financial Table.

1.3 If you do not draw down the total *amount of credit* on the *loan date*, any borrowing of the balance is subject to our approval.

2. Joint borrowers

2.1 If there are two or more of you, each of you is individually liable, and all of you are jointly liable. This means we may take legal action against any one of you for all the outstanding amounts.

Each borrower can bind each other borrower. For example, any one of you can authorise an activity in respect of your loan. Each borrower will be liable even though they did not know about or did not agree to the transaction.

IMPORTANT: This means that each one of you can be required to pay the whole amount owing even if you have some other arrangement among yourselves or not all of you benefit equally.

2.2 Despite this clause, we may require all borrowers to authorise any activity with respect to your loan.

3. Repayments

3.1 You must make all payments by 4pm on the due date. In addition to making any repayments specified in the Financial Table, at the end of your loan term, you must pay us the *total amount you owe us*.

3.2 Repayments will be credited when they are actually received by us, and will be applied to your loan account as determined by us. All payments must be made in full, without any deduction, set-off or counterclaim.

3.3 If you have more than one account with us, and you make a payment without telling us how the payment is to be applied, we can apply it to any one or more of your accounts in any way we think fit.

3.4 If any of your loan accounts are in arrears while one or more of your other loan accounts or other accounts with us have funds available to be drawn, you authorise us to appropriate from any one or more of those accounts to pay some or all of your arrears. We are not obliged to do this.

3.5 Payments are to be made as directed by us. Usually this will be by direct debit from your nominated bank account. You must sign any forms required by us and do anything required by us to effect repayments (acting reasonably).

3.6 You must provide us with a valid and enforceable direct debit authority to debit your monthly repayments and any amounts payable by you (including interest and credit fees and charges) from an account approved by us when they fall due. You must ensure that your account always has sufficient funds to meet your repayment obligations. If you do not have sufficient funds in your account, payment may be dishonoured and a fee may apply. You must not cancel the direct debit authority or close your bank account without making alternate arrangements with us.

3.7 If any payment is due:

(a) on a day which is not a *business day*; or

(b) on a day which is the 29th, 30th or 31st of a month with no such date,

the payment must be made on or before the next *business day* (even if that means that the payment is due in the next calendar month).

3.8 If any payment is dishonoured, the repayment will be treated as not having been made, and interest will continue to accrue on the unpaid daily balance until actual payment is received by us. If an attempted direct debit fails, we may make further attempts to direct debit your account until the direct debit is successful.

3.9 The *total amount you owe us* must be repaid within 180 days from the date you die (or if there is more than one borrower, the last of you dies) unless other arrangements are made for the continuation of the loan to our satisfaction. We will discuss this with your executor or beneficiaries and seek to agree a mutually acceptable solution.

4. Early repayment

4.1 You can repay the whole or any part of your loan at any time before the loan term ends.

4.2 If you want a statement of the payout figure to repay the whole of your loan early, you must give us not less than 3 business days notice to provide that statement to you.

4.3 If you repay part of your loan early, your obligation to make repayments on the dates specified in the Financial Table remains unchanged, unless we agree otherwise.

4.4 We may not pay interest on excess funds received by us (ie if you repay too much).

5. Interest charges

5.1 Interest on your loan accrues daily, starting on the *loan date*, based on the outstanding debit balance of your loan. The interest rate applied each day is equal to the annual percentage rate applicable to the loan at the time divided by 365.

5.2 Interest will be debited on each repayment date in arrears. If the day on which interest is due to be debited is not a *business day*, interest will be debited on the next *business day*. If the day on which interest is due to be debited is the 29th, 30th or 31st of a month with no such date, interest will be debited on the next *business day*.

5.3 Interest debited to your loan will be added to the outstanding balance of your loan and accrue interest at the same rate and in the same manner as the principal of your loan.

5.4 In addition to debiting interest to your loan account on each repayment date, we may debit interest whenever the loan is in default, you repay the whole of the *total amount you owe us*, or we increase your *amount of credit* or vary your loan contract.

6. Fees and charges

6.1 You must pay any fees and charges which become payable under this loan contract.

6.2 If the fee or charge is payable to us, you authorise us to debit your loan account or your bank account for the relevant amount.

6.3 If the fee or charge is payable to someone else (eg an insurer), you authorise us to debit your loan account or your bank account with that amount and pay it to the relevant third party.

7. Secured property

This section only applies if you grant us a mortgage and security interest over the *secured property described* above in the loan contract to secure your obligations under this loan contract.

IMPORTANT: Your loan is secured by a mortgage and a security interest granted to us over the *secured property*. If you default under your loan, we may take possession of and deal with the *secured property.* You are liable or responsible for any loss of, or damage to, the *secured property*. If the *secured property* is stolen, lost, destroyed or damaged, we may require you to pay the *total amount you owe us*. Alternatively, we may (but are not obliged to) accept other assets to replace the *secured property*.

7.1 By signing this loan contract, you grant to us a mortgage and a security interest over the *secured property* (if any) and over any insurance policy relating to the *secured property* to secure your obligations to us under this loan contract. This includes any asset acquired in replacing the *secured property*, or any modifications made to the *secured property* (including any additions made or accessories purchased), and any money received from any insurance claim over the *secured property* or received from an insurer following cancellation of a policy.

7.2 You agree to do anything we reasonably request to effect, more effectively secure, confirm and register the mortgage and security interest, including signing any documents.

7.3 You warrant that you own the legal title to, or will own legal title to, the whole of the *secured property* during the term of the loan. You warrant that there is no and will be no other security interest granted over the *secured property*.

7.4 You must:

(a) keep the *secured property* in good condition and repair and not do anything that is likely to materially lower the value of the *secured property*;

(b) keep the *secured property* in Australia;

(c) not change the location of the *secured property*, or if the *secured property* is a motor vehicle, not change where it is usually garaged, without our prior written consent (which will not be unreasonably withheld);

(d) tell us if the *secured property* is stolen, lost, seriously damaged or materially defective;

(e) not mortgage, charge or grant a security interest over the *secured property* to another person;

(f) not sell, grant a licence over, lease or part with possession of, or give away the *secured property*;

(g) not cause or allow the *secured property* to be affixed to any other property without our prior written consent, (which will not be unreasonably withheld);

(h) not make any alterations to the *secured property* without our prior written consent (which will not be unreasonably withheld), and not remove any identification numbers. If any chattels are affixed to the *secured property*, then those chattels form part of the *secured property* and are subject to this loan contract;

(i) not do anything or allow anything to happen that might reduce the value of the *secured property*;

(j) comply with all laws relating to the use, operation, maintenance and possession of the *secured property*, including obtaining any necessary licenses or permits, and pay any money to maintain these licences or permits;

(k) repair, maintain and service the *secured property* on terms which do not create a lien over the *secured property*, and pay for all repair, maintenance and servicing promptly;

(l) ensure that operation and maintenance of the *secured property* complies with all relevant laws and the manufacturer's instructions as to use;

(m) on request by us with reasonable notice, allow or arrange for us or our authorised agents or employees to inspect the *secured property* and any records you hold pertaining to the *secured property*;

(n) take all reasonable steps to keep the *secured property* secured against theft or damage;

(o) immediately notify us if you become aware that another party may or will register a security interest over the *secured property*; and

(p) deliver the *secured property* to us if we are entitled to take possession of it.

7.5 You must maintain the following insurance over the *secured property*:

(a) if the *secured property* is a vehicle – comprehensive insurance over the vehicle against collision damage, theft, fire and other usual risks, third party property insurance, and compulsory third party insurance; and

(b) in any other case – insurance against fire, theft, accident, and any other risk we reasonably require in connection with the *secured property*.

In each case, you must ensure that our interest as mortgagee/secured party is noted on the insurance policy, and you must provide us with evidence of the policy and its currency when we reasonably request this. The insurance must be of a value and on terms acceptable to us (acting reasonably). You bear the entire risk of loss of, or damage to, the *secured property* from any cause.

7.6 You must pay all insurance premiums relating to insurance of the *secured property* on or before the due date.

7.7 If you do not take out and keep current all required insurance, or if you do not give us evidence of this on request, we may take out any insurance we reasonably see fit and debit the cost to your loan account, but we have no obligation to do so.

7.8 You must not do anything by which any insurance policy relating to the *secured property* could be prejudiced or cancelled or be subject to an increased premium.

7.9 If you make a claim and the insurer refuses, you must tell us. We can ask you to give us your rights to take further action against that insurer on your claim.

7.10 If the *secured property* is stolen, lost, destroyed or damaged so that repair is impractical or uneconomic, you must pay us the *total amount you owe us*, less any insurance money paid to us, on not less than 30 days notice. Any insurance money paid must be paid to us in reduction of your liability to us. If the money is paid to you, you must promptly pay it to us. Payment of the insurance money to us does not release you from liability for any other amount due under this loan contract.

7.11 If the *secured property* is stolen, lost, destroyed or damaged, we may (but are not obliged to) accept other assets to replace the *secured property*. Any asset that is accepted as a replacement will be *secured property* and subject to this loan contract.

7.12 If repair is practical, you are obliged to repair the *secured property* promptly.

7.13 We may enter the premises where the *secured property* is held to gain access to the *secured property* for any purpose under this loan contract provided that, in the case of occupied residential premises, we have a court order or the occupier of the premises has consented.

8. PPSA provisions

This section only applies if you grant us a mortgage and security interest over the *secured property* described above in the loan contract to secure your obligations under this loan contract.

8.1 The provisions of clauses 8.5 and 8.6 do not apply to any s*ecured property* used predominantly for personal, domestic or household purposes.

8.2 You acknowledge that we will have a security interest under the PPSA in respect of the *secured property*, and you authorise us to register one or more security interests under the PPSA in respect of this loan contract.

8.3 The rights and powers conferred on us by this loan contract or by law are in addition to any rights and powers conferred by the PPSA.

8.4 For the avoidance of doubt, in addition to the powers under section 125 of the PPSA, we may take any action after default authorised by this loan contract or by law, including delaying any disposal, leasing or action to retain any of the *secured property*.

8.5 You waive your right to receive notice of:

(a) a verification statement under section 157 of the PPSA in respect of commercial property;

(b) the removal of an accession under section 95 of the PPSA;

(c) a decision to enforce a security interest pursuant to a land law under section 118 of the PPSA;

(d) action to enforce security over liquid assets under section 121(4) of the PPSA;

(e) a proposal to dispose of the s*ecured property* under section 130 of the PPSA;

(f) a statement of account under sections 132(3)(d) and 132(4) of the PPSA; and

(g) any proposal by us to retain the *secured property* under section 135 of the PPSA.

8.6 You waive your right:

(a) to redeem the *secured property* under section 142 of the PPSA; and

(b) to reinstate this loan contract under section 143 of the PPSA.

9. Default

9.1 **Consequences of a breach of any term**

If you breach any term of this loan contract or any *other agreement*, if an *event of default* occurs, or if any *security* is terminated or is of reduced force and effect:

(a) we will not be obliged to lend you any more money; and

(b) we may rectify the breach or *event of default* by performing your obligations under this loan contract or any *other agreement.*

IMPORTANT: The events which may cause you to default under your loan are listed below. You may default under your loan even if you have made all your payments. If you default, you may lose the *secured property*.

9.2 **Monetary *events of default***

A monetary *event of default* is an *event of default* that occurs as a result of your failure to make a payment. Each of the following is a monetary *event of default*:

(a) you do not pay any money due to us under this loan contract or any *other agreement* by the due date for payment;

(b) you do not pay any amount exceeding $50,000 to any person other than us by the due date for payment.

9.3 **Non-monetary *events of default***

A non-monetary *event of default* is an *event of default* that occurs even if you have made all your payments. Each of the following is a non-monetary *event of default*:

(a) if you are an individual, you become bankrupt, are unable to pay your debts as they fall due, make any arrangement with your creditors, or are (or deemed or presumed by law or a court to be) insolvent;

(b) you no longer have legal capacity;

(c) enforcement proceedings are taken against you or your assets by another creditor;

(d) early repayment is required under any *other agreement*, or default based action is taken against you by us under any *other agreement*, in each case due to a non-monetary *event of default* of the kind described in this clause;

(e) we reasonably believe that you have not complied with the law or any requirement of any competent authority, and such non-compliance has or may have a material adverse effect on any business conducted by you;

(f) it becomes unlawful for you or us to continue with this loan contract or any *other agreement*;

(g) you give us information, or make a representation or warranty to us, that is materially incorrect or misleading (including by omission), and is such that we would not have provided the loan, or would only have provided the loan on different terms, if we had known the correct information;

(h) you use the loan for a purpose not approved by us;

(i) you use the loan for an illegal or improper purpose, or to finance an illegal or improper activity;

(j) the assets of you are dealt with, or attempted to be dealt with, in breach of the terms of this loan contract, any *security* or any *other agreement* without our prior written consent (which will not be unreasonably withheld), including:

(i) any of the *secured property* becomes subject to a mortgage or charge without a priority agreement being in place between us and the other security holder on terms acceptable to us (acting reasonably);

(ii) any of the *secured property* becomes subject to a mortgage or charge without our prior written consent (which will not be unreasonably withheld); or

(iii) the amount secured by any mortgage or charge over the *secured property* is increased without our prior written consent (which will not be unreasonably withheld);

(k) you do not provide any financial information required by us in connection with your loan;

(l) you do not maintain any licence or permit necessary to conduct any business conducted by you;

(m) you do not maintain any insurance required by us in connection with your loan;

(n) legal or beneficial ownership, or management control, of you, or your business, changes without our prior written consent (which will not be unreasonably withheld);

(o) without our prior written consent (which will not be unreasonably withheld), the status, capacity or composition of you changes, including:

(i) you cease to carry on all or a material part of your business, or dispose of all or a material part of your assets; or

(ii) if you are an individual, you are sentenced to jail for a term of longer than 12 months;

(p) if the *secured property* is an asset such as a vehicle, machinery, vacant land, or land with buildings:

(i) the *secured property* is substantially damaged or destroyed, and we consider in our reasonable opinion that the *secured property* cannot be expected to be reinstated within a reasonable time and without material loss of any material income from the asset; or

(ii) the *secured property* is taken out of your control;

(iii) there is a material reduction in the value of the *secured property*;

(q) any other event specified to be an *event of default* for the purposes of this loan contract occurs.

9.4 **Notification of an *event of default***

Without limiting our rights under this loan contract in any way, you must promptly notify us in writing if any *event of default* occurs.

10. Rights on default

10.1 Subject to clauses 10.2 to 10.5 inclusive, at any time after an *event of default* occurs, we can take any of the following actions.

(a) Demand and require immediate payment of any money due under this loan contract.

(b) Call up the loan and require payment of the *total amount you owe us*.

(c) Exercise any right or power conferred by law, this loan contract or any *security*.

(d) Take possession of and deal with any *secured property.*

10.2 We will only act on a non-monetary *event of default* if the event by its nature is material, or we reasonably consider that the event has had, or is likely to have, a material impact on:

(a) the ability of you to meet your financial obligations to us (or our ability to assess this);

(b) our security risk (or our ability to assess this); or

(c) our legal or reputational risk where an event in clause 9.3(e), 9.3(f), 9.3(g) or 9.3(h) occurs.

10.3 If an *event of default* occurs, we will not:

(a) require you to repay the *total amount you owe us*;

(b) take enforcement action against you; or

(c) enforce any *security* held to secure repayment of your loan,

unless:

(d) we have given you at least 30 days written notice of the *event of default*; and

(e) if the *event of default* is remediable, you have not remedied that *event of default* within 30 days.

10.4 If an *event of default* is remediable, and you remedy that *event of default* within 30 days, we may take any action specified in clauses 10.3(a), 10.3(b) or 10.3(c) if an *event of default* of the same type has arisen during that period.

10.5 We do not need to give you a default notice or wait 30 days before commencing enforcement action if:

(a) we reasonably believe that we were induced by fraud by you to enter into this loan contract;

(b) we have made reasonable attempts to locate you but without success;

(c) a court authorises us to begin enforcement proceedings; or

(d) we reasonably believe that you have removed or disposed of the *secured property*, or that urgent action is necessary to protect the *secured property.*

10.6 We can take action even if we do not do so promptly after the *event of default* occurs. We do not lose any rights or forgive any *event of default* unless we do so in writing.

10.7 We can exercise these rights with or without taking possession of any *secured property*. If we hold more than one *security*, we can enforce any one of the securities first or all of them at the same time.

10.8 Our rights and remedies under this loan contract may be exercised by any of our employees or any other person we authorise.

10.9 We can:

(a) sell the *secured property* by way of private sale, auction, tender for cash, or on terms as we see reasonably fit;

(b) exercise all other rights permitted by this loan contract over the *secured property*, or which are authorised or permitted by law, including taking legal action against you;

(c) execute any transfer, assignment, discharge or other instrument we consider necessary for the enforcement or protection of our rights. For that purpose, you irrevocably authorise us to sign all such transfers, assignments, discharges and other instruments in your name; and

(d) give valid discharges for any amounts payable in relation to the sale of the *secured property*.

10.10 We are not liable for any loss caused by the exercise, attempted exercise, failure to exercise, or delay in exercising any of our rights or remedies, except where such loss arises from the mistake, error, fraud, negligence or wilful misconduct of us, our employees, our agents or a receiver we appoint.

11. Enforcement expenses

IMPORTANT: If you default under your loan, enforcement expenses may be payable. This means that you may have to pay any of our reasonable costs incurred in maintaining the *secured property,* collection expenses, and any other internal or external costs we reasonably incur as a result of your default.

11.1 Enforcement expenses may become payable under this loan contract and any *security* if you breach this loan contract or an *event of default* occurs. We may debit your loan account with our reasonable enforcement expenses at any time after they are incurred, and we may then require you to pay these costs promptly after our demand (including by using any direct debit or similar authority you have given us), collect them with your regular repayments, or require them to be repaid by one or more repayments.

11.2 Enforcement expenses payable by you will not exceed our reasonable enforcement expenses including internal costs.

11.3 Enforcement expenses include our reasonable costs in preserving, maintaining or selling the *secured property* (including insurance), collection expenses, expenses resulting from dishonour of a payment, and any internal or external costs we reasonably incur as a result of you breaching this loan contract or an *event of default* occurring (including legal costs and expenses on a full indemnity basis or solicitor and own client basis, whichever is higher).

11.4 You indemnify us from and against any expense, loss, loss of profit, damage or liability which we incur as a consequence of a breach of this loan contract or an *event of default* occurring, except where such loss arises from the mistake, error, fraud, negligence or wilful misconduct of us, our employees, our agents or a receiver we appoint, or is otherwise recovered by us.

12. Changes we can make to this loan contract

IMPORTANT: We can make changes to this loan contract at any time (except interest rate changes during a fixed rate period). In making any changes, we will act reasonably.

12.1 Acting reasonably, we may change or vary any term of this loan contract:

(a) that deals with the pricing of your loan, such as your interest rate, repayments and credit fees and charges (but subject to any specific agreement such as a fixed rate period);

(b) that deals with the day you make repayments or we debit interest to your loan account;

(c) to accommodate a change in law or market practice;

(d) to accommodate a change in technology or other ways of communication;

(e) to accommodate a change in payment methods; or

(f) to make any other reasonable change.

12.2 We will give you:

(a) not less than 30 days notice of a change to the manner in which interest is calculated or applied;

(b) notice of a change to the interest rate(s) applicable to your loan not later than the day on which the change takes effect;

(c) not less than 20 days notice of a change to the amount, frequency or due date of your repayments;

(d) not less than 20 days notice of a change to the fees and charges payable;

(e) notice of a change to any government charge or tax not later than the day on which the change takes effect; and

(f) not less than 30 days notice of any other change we make to this loan contract.

We may give you a shorter notice period or no notice if the change is not adverse to you or reduces your obligations. We may also not give you notice of a change to the amount of your repayments if your repayments are determined by reference to a method of calculation.

12.3 We will give you notice of any change to this loan contract either in writing (including by electronic means) or by publishing a notice that is accessible to you and reasonably prominent. Any variation will take effect from the date specified in the notice of change we give you.

12.4 If you are not satisfied with any change or variation to this loan contract, you may repay your loan in accordance with clause 4. We will not charge you any fees for terminating this loan contract.

13. General matters

13.1 **Government charges**

You must pay us any government duties, taxes and other charges on receipts, duties or withdrawals that apply to your loan. We may debit these duties, taxes and charges to your loan account as and when they become payable.

If any payment to us is for a taxable supply for the purposes of GST or any similar tax, you must also pay to us promptly after our demand an additional amount equal to the tax relating to that supply.

13.2 **Information about you**

You must promptly produce documents (such as financial statements) or other evidence we reasonably require to enable us to verify your identity or other information about you.

You must tell us promptly if you change your residential, postal or email address, or your phone number.

13.3 **Provisions in this loan contract**

To the extent that this loan contract is regulated under consumer legislation (eg the National Credit Code) or any other law, any provisions which does not comply with that law has no effect, and to the extent necessary, this loan contract is to be read so it does not impose obligations prohibited by that law.

If any provisions of this loan contract is illegal or become illegal at any time, the affected provisions will cease to have effect, but the balance of this loan contract will remain in full force and effect, and we may by notice vary this loan contract so that the provision is no longer illegal.

13.4 **Statements of account**

Statements of account will be provided to you at least once every six months, or more frequently if requested by you or as required by law. Statements may not be sent when the interest rate is fixed.

13.5 **Assignment**

IMPORTANT: We may disclose information about you to any third party involved in an actual or proposed assignment, novation or dealing by us, and that disclosure may be in a form that may enable that third party to identify you.

We may at any time assign, novate or otherwise deal with our rights and obligations under this loan contract, any *security*, and any document or agreement entered into or provided under or in connection with this loan contract in any way we wish. You must sign anything and do anything we reasonably require to enable any dealing with this loan contract, any *security*, and any document or agreement entered into or provided under or in connection with this loan contract. Any dealing with our rights does not change your obligations under this loan contract in any way.

You cannot assign or otherwise deal with your rights or obligations under this loan contract, any *security*, and any document or agreement entered into or provided under or in connection with this loan contract.

We may disclose information about you, this loan contract and any *security* to any person involved in an actual or proposed assignment, novation or dealing by us with our rights under this loan contract.

13.6 **Notices**

Subject to any applicable laws, any communications, originating process, court document or other document to be given or served under or in connection with this loan contract or any *security* may be:

(a) delivered personally to you;

(b) posted to or left at your residential or business address last known to us;

(c) posted to or left at the address shown in this loan contract;

(d) sent by electronic means to your electronic address last known to us; or

(e) given in any other way permitted by law.

The notice may be signed by any employee, solicitor or agent on our behalf.

You may give or serve any notice or document on us by delivering, posting or emailing it to the following address:

Delivery: OurMoneyMarket, Level 19, 83 Pirie Street, Adelaide, SA 5000
Post: OurMoneyMarket, Level 19, 83 Pirie Street, Adelaide, SA 5000
Email: info@ourmoneymarket.com

13.7 **If you are a trustee**

If you enter into the loan as a trustee of a trust, you acknowledge and agree that you are liable under both personally and as trustee of the trust. You also warrant that:

(a) the loan is for a proper purpose under the trust;

(b) you have the power and authority under the trust to enter into this loan contract;

(c) as a trustee you have the ability to borrow and raise moneys under the trust; and

(d) you are entitled to be indemnified fully for all liabilities you incur under this loan contract out of the property of the trust, in priority to the beneficiaries of the trust.

13.8 **If we are a trustee**

If we are at any time trustee of any trust, our liability is limited to the assets of that trust which are available to us to enable us to satisfy that liability.

13.9 **No waivers**

If we do not exercise a right under this loan contract when we are allowed to do so, we are not prevented from exercising that right at any later time. We are not bound by any undertaking not to exercise a right unless that undertaking is in writing.

13.10 **Governing law**

This loan contract is usually governed by the laws of the Australian state or territory in which you reside. If there are two or more borrowers, and each of you reside in the same Australian state or territory when this loan contract is entered into, this loan contract is governed by the laws of that state or territory. If there are two or more borrowers who reside in different states or territories, this loan contract is governed by the laws of the Australian state or territory in which the main *secured property* (as determined by us) is located, or if there is no *secured property*, South Australia. If any borrower does not ordinarily reside in Australia, this loan contract is governed by the laws of the Australian state or territory in which the main *secured property* (as determined by us) is located, or if there is no *secured property*, South Australia.

If any term or condition of this loan contract is void or unenforceable under the law, that term or condition will be removed from this loan contract and the remaining terms will be unaffected and will continue to apply.

14. Definitions and interpretation

14.1 **Definitions**

In this loan contract, the following words are defined as follows:

amount of credit means the amount specified in the Financial Table as varied from time to time.

business day is a day that is not a Saturday or Sunday, or a New South Wales or Commonwealth public holiday on which banks are generally not open to conduct business in New South Wales.

disclosure date means the date specified in this loan contract.

event of default means any event described in clauses 9.2 and 9.3.

loan date means the date we first advance funds to you.

other agreement means any other agreement or arrangement under which the Lender provides financial accommodation to you at any time.

PPSA means the Personal Property Securities Act 2009 (Cth).

secured property means the property specified in this loan contract and any other property subject to the *security*.

security means the security given by you under this loan contract that secures your obligations and any other security from time to time given to secure your obligations.

total amount you owe us means the total amount outstanding from time to time, including all interest, fees and charges (including where applicable those that accrue on partial or total repayment), and includes any part of that amount.

14.2 **Interpretation**

A reference to a person include a reference to companies and trusts and any other kind of body. A reference to a person or to a party to loan contract includes its successors and permitted assigns. Singular words include plural words and vice versa.

How to accept this offer

To accept this offer, you must return an executed copy to us via PandaDoc to info@ourmoneymarket.com. Information about the current status of your loan will be available at all times by logging in to your OurMoneyMarket Account via our website at www.ourmoneymarket.com.

If you do not wish to accept this offer, you can do nothing.

IMPORTANT

BEFORE YOU SIGN	THINGS YOU MUST KNOW
● READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract.	● Once you sign this contract document, you will be bound by it. However, you may end the contract before you obtain credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
● You should also read the information statement: "THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT".	● You **do not** have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property, such as a house or car.
● Fill in or cross out any blank spaces.	● If you take out insurance, the credit provider cannot insist on any particular insurance company.
● Get a copy of this contract document.	● If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
● **Do not sign** this contract document if there is anything you do not understand.	● If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

Shane Maginness

Borrower 1 signature

Shane Maginness

Borrower 1 name

19 / 01 / 2026

Borrower 1 date of signature

91124369.4

The following statement is prescribed by law. Not all of the information in this statement may apply to you.

The information statement below will only apply to you if your loan is regulated by the National Credit Code. This statement is prescribed by law. If the borrower is a company, or if the loan is predominantly used for business purposes or investment purposes (except for investment in residential property), the loan will not be regulated by the National Credit Code.

INFORMATION STATEMENT

THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT

This statement tells you about some of the rights and obligations of yourself and your credit provider.

It does not state the terms and conditions of your contract.

If you have any concerns about your contract, contact the credit provider and, if you still have concerns, the AFCA scheme, or get legal advice.

THE CONTRACT

1. How can I get details of my proposed credit contract?

Your credit provider must give you a precontractual statement containing certain information about your contract. The precontractual statement, and this document, must be given to you before –

- your contract is entered into; or
- you make an offer to enter into the contract,

whichever happens first.

2. How can I get a copy of the final contract?

If the contract document is to be signed by you and returned to your credit provider, you must be given a copy to keep.

Also, the credit provider must give you a copy of the final contract within 14 days after it is made. This rule does not, however, apply, if the credit provider has previously given you a copy of the contract document to keep.

If you want another copy of your contract write to your credit provider and ask for one. Your credit provider may charge you a fee. Your credit provider has to give you a copy –

- within 14 days of your written request if the original contract came into existence 1 year or less before your request; or
- otherwise within 30 days of your written request.

3. Can I terminate the contract?

Yes. You can terminate the contract by writing to the credit provider so long as –

- you have not obtained any credit under the contract; or
- a card or other means of obtaining credit given to you by your credit provider has not been used to acquire goods or services for which credit is to be provided under the contract.

However, you will still have to pay any fees or charges incurred before you terminated the contract.

4. Can I pay my credit contract out early?

Yes. Pay your credit provider the amount required to pay out your credit contract on the day you wish to end your contract.

5. How can I find out the pay out figure?

You can write to your credit provider at any time and ask for a statement of the pay out figure as at any date you specify. You can also ask for details of how the amount is made up.

Your credit provider must give you the statement within 7 days after you give your request to the credit provider. You may be charged a fee for the statement.

6. Will I pay less interest if I pay out my contract early?

Yes. The interest you can be charged depends on the actual time money is owing. However, you may have to pay an early termination charge (if your contract permits your credit provider to charge one) and other fees.

7. Can my contract be changed by my credit provider?

Yes, but only if your contract says so.

8. Will I be told in advance if my credit provider is going to make a change in the contract?

That depends on the type of change. For example –

- you get at least same day notice for a change to an annual percentage rate. That notice may be a written notice to you or a notice published by your credit provider.
- you get 20 days advance written notice for –
    - a change in the way in which interest is calculated;
    - a change in credit fees and charges; or
    - any other changes by your credit provider;

except where the change reduces what you have to pay or the change happens automatically under the contract.

9. Is there anything I can do if I think that my contract is unjust?

Yes. You should first talk to your credit provider. Discuss the matter and see if you can come to some arrangement. If that is not successful, you may contact the AFCA scheme. The AFCA scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. The AFCA scheme can be contacted by phone on 1800 931 678, by email at info@afca.org.au, or in writing to GPO Box 3, Melbourne VIC 3001.

Alternatively, you can go to court. You may wish to get legal advice, for example from your community legal centre or Legal Aid.

You can also contact ASIC, the regulator, for information on 1300 300 630 or through ASIC's website at http://www.asic.gov.au.

INSURANCE

10. Do I have to take out insurance?

Your credit provider can insist you take out or pay the cost of types of insurance specifically allowed by law. These are compulsory third party personal injury insurance, mortgage indemnity insurance or insurance over property covered by any mortgage. Otherwise, you can decide if you want to take out insurance or not. If you take out insurance, the credit provider cannot insist that you use any particular insurance company.

11. Will I get details of my insurance cover?

Yes, if you have taken out insurance over mortgaged property or consumer credit insurance and the premium is financed by your credit provider. In that case the insurer must give you a copy of the policy within 14 days after the insurer has accepted the insurance proposal.

Also, if you acquire an interest in any such insurance policy which is taken out by your credit provider then, within 14 days of that happening, your credit provider must ensure you have a written notice of the particulars of that insurance.

You can always ask the insurer for details of your insurance contract. If you ask in writing your insurer must give you a statement containing all the provisions of the contract.

12. If the insurer does not accept my proposal, will I be told?

Yes, if the insurance was to be financed by the credit contract. The insurer will inform you if the proposal is rejected.

13. In that case, what happens to the premiums?

Your credit provider must give you a refund or credit unless the insurance is to be arranged with another insurer.

14. What happens if my credit contract ends before any insurance contract over mortgaged property?

You can end the insurance contract and get a proportionate rebate of any premium from the insurer.

MORTGAGES

15. If my contract says I have to give a mortgage, what does this mean?

A mortgage means that you give your credit provider certain rights over any property you mortgage. If you default under your contract, you can lose that property and you might still owe money to the credit provider.

16. Should I get a copy of my mortgage?

Yes. It can be part of your credit contract or, if it is a separate document, you will be given a copy of the mortgage within 14 days after your mortgage is entered into.

However, you need not be given a copy if the credit provider has previously given you a copy of the mortgage document to keep.

17. Is there anything that I am not allowed to do with the property I have mortgaged?

The law says you cannot assign or dispose of the property unless you have your credit provider's, or the court's, permission. You must also look after the property. Read the mortgage document as well. It will usually have other terms and conditions about what you can or cannot do with the property.

18. What can I do if I find that I cannot afford my repayments and there is a mortgage over property?

See the answers to questions 22 and 23.

Otherwise you may –

- if the mortgaged property is goods – give the property back to your credit provider, together with a letter saying you want the credit provider to sell the property for you;
- sell the property, but only if your credit provider gives permission first;

OR

- give the property to someone who may then take over the repayments, but only if your credit provider gives permission first.

If your credit provider won't give permission, you can contact the AFCA scheme for help.

If you have a guarantor, talk to the guarantor who may be able to help you.

You should understand that you may owe money to your credit provider even after the mortgaged property is sold.

19. Can my credit provider take or sell the mortgaged property?

Yes, if you have not carried out all of your obligations under your contract.

20. If my credit provider writes asking me where the mortgaged goods are, do I have to say where they are?

Yes. You have 7 days after receiving your credit provider's request to tell your credit provider. If you do not have the goods you must give your credit provider all the information you have so they can be traced.

21. When can my credit provider or its agent come into a residence to take possession of mortgaged goods?

Your credit provider can only do so if it has the court's approval or the written consent of the occupier which is given after the occupier is informed in writing of the relevant section in the National Credit Code.

GENERAL

22. What do I do if I cannot make a repayment?

Get in touch with your credit provider immediately. Discuss the matter and see if you can come to some arrangement. You can ask your credit provider to change your contract in a number of ways –

- to extend the term of your contract and reduce payments; or
- to extend the term of your contract and delay payments for a set time; or
- to delay payments for a set time.

23. What if my credit provider and I cannot agree on a suitable arrangement?

If the credit provider refuses your request to change the repayments, you can ask the credit provider to review this decision if you think it is wrong.

If the credit provider still refuses your request you can complain to the AFCA scheme. Further details about this scheme are set out below in question 25.

24. Can my credit provider take action against me?

Yes, if you are in default under your contract. But the law says that you cannot be unduly harassed or threatened for repayments. If you think you are being unduly harassed or threatened, contact the AFCA scheme or ASIC, or get legal advice.

25. Do I have any other rights and obligations?

Yes. The law will give you other rights and obligations. You should also READ YOUR CONTRACT carefully.

IF YOU HAVE ANY COMPLAINTS ABOUT YOUR CREDIT CONTRACT, OR WANT MORE INFORMATION, CONTACT YOUR CREDIT PROVIDER. YOU MUST ATTEMPT TO RESOLVE YOUR COMPLAINT WITH YOUR CREDIT `PROVIDER BEFORE CONTACTING THE AFCA SCHEME. IF YOU HAVE A COMPLAINT WHICH REMAINS UNRESOLVED AFTER SPEAKING TO YOUR CREDIT PROVIDER, YOU CAN CONTACT THE AFCA

SCHEME OR GET LEGAL ADVICE.

THE AFCA SCHEME IS A FREE SERVICE ESTABLISHED TO PROVIDE YOU WITH AN INDEPENDENT MECHANISM TO RESOLVE SPECIFIC COMPLAINTS. THE AFCA SCHEME CAN BE CONTACTED BY PHONE ON 1800 931 678, BY EMAIL AT INFO@AFCA.ORG.AU, OR IN WRITING TO GPO BOX 3, MELBOURNE VIC 3001.

PLEASE KEEP THIS INFORMATION STATEMENT. YOU MAY WANT SOME INFORMATION FROM IT AT A LATER DATE.

91124369.4

Direct Debit Service Agreement

By proceeding with this loan application you acknowledge and accept the terms and conditions of this Direct Debit Agreement (as listed below).

You authorise and request OurMoneyMarket Lending Pty Ltd ACN 605 231 669 (**User ID 353471**) ('**OurMoneyMarket**', '**we**', '**us**', '**our**') to debit any amounts which may be due to OurMoneyMarket by you in connection with your loan to the account(s) you have provided to OurMoneyMarket as part of your loan application process through the Bulk Electronic Clearing System ('**BECS**').

NOTE - Direct debiting is not available on the full range of accounts. If in doubt, please refer to your bank or other financial institution where you maintain your account before proceeding with this loan application.

You acknowledge that this document provides information to you regarding the direct debiting of your account. By proceeding with this loan application, and Direct Debit Request ('**DDR**') you acknowledge you have read and agree to these terms:

1. The DDR will be used to debit amounts due by you under your finance agreement with us.

2. If a payment falls due on a non-business day, the amount will be debited on the next business day.

3. The purpose for which the DDR is used will not be changed without giving you at least 14 days notice.

4. All information relating to you and your nominated account(s) will be kept confidential subject to any consents you have granted. We may disclose information for the purpose of resolving any disputed payment or claim.

5. You may not terminate the DDR without our consent.

6. You may request a stop to any individual debit by giving written notice to us at least five business days prior to the payment due date. You may also contact your financial institution.

7. You may request deferment or alteration to payments under the DDR by contacting us at least five business days prior to the payment due date and depending on your circumstances we may make such changes. If we refuse such a request, you may request us to reconsider. In the event we still refuse or do not respond within 21 days to that request, you may contact our external dispute resolution scheme.

8. If you consider that a debit has been incorrectly mode, you should contact us or your financial institution. We will determine whether the debit was correct, and if not, arrange for on adjustment. Claims may also be directed to your financial institution. You can alternatively contact our external dispute resolution scheme.

9. You must ensure there are sufficient clear funds available in the nominated account(s) to meet each debit on its due date. You must advise us if the account nominated by you to receive the DDR is transferred or closed.

10. You must arrange a suitable alternate payment method with us if you wish to cancel the DDR and we agree to its cancellation.

11. You must not close or alter the account(s) being debited without our prior written consent and unless approved alternate payment arrangements have been made.

12. If a payment is dishonoured, you may be charged fees by your financial institution, you may incur fees under your contract with us, and you may be in default under that contract. If you

continue to fail to make the payments due under your credit contract we may also take action against you.

13. If a direct debit default occurs on the first occasion, we will provide you with a one-off direct notice within 14 days of the default occurring. You may remedy the default within the period specified in the notice.

14. You understand, agree and consent to OurMoneyMarket direct debiting the following bank accounts:

The Primary Account:

Financial Institution	ING Direct
Account Name	Mr Shane Charles Maginness
BSB	923100
Account Number	315739126

In a scenario where a direct debit payment relating to the Primary Account declines, you understand, agree and consent to OurMoneyMarket directly debiting any of the other accounts provided by you during the application process.

You also confirm that you have the necessary authorisations to agree and consent to the request made in clause 14 of this Direct Debit Service Agreement.

Signed by,



Borrower 1 signature

Shane Maginness

Borrower 1 name

19 / 01 / 2026

Borrower 1 date of signature

91124369.4

CERTIFICATE *of* SIGNATURE

REF. NUMBER
WAUTP-9PDCD-CLC8T-2TFUQ

DOCUMENT COMPLETED BY ALL PARTIES ON
19 JAN 2026 07:38:56
UTC

SIGNER	TIMESTAMP	SIGNATURE
SHANE MAGINNESS EMAIL SHANECMAGINNESS@GMAIL.COM	SENT 19 JAN 2026 07:33:01 VIEWED 19 JAN 2026 07:33:23 SIGNED 19 JAN 2026 07:38:56	 IP ADDRESS 150.228.163.113 LOCATION MELBOURNE, AUSTRALIA

RECIPIENT VERIFICATION

EMAIL VERIFIED
19 JAN 2026 07:33:23