

## HOME LOAN APPLICATION FORM

### CHECKLIST FOR SUPPORTING DOCUMENTS

#### INCOME CONFIRMATION - FULL DOC LOANS

- PAYG**  Last 2 pay slips or letter from employer on company letterhead & last years group certificate or tax return
- Self employed**  2 years full tax returns (including all financial statements and reports) including business, partnership or company tax returns and financials & ATO tax assessment notices.
- Rental income**  Copy of last 2 statements or tenancy agreements
- Fact Find**  Please attach your Fact Find document

#### INCOME CONFIRMATION - LO DOC LOANS

- PAYG\***  Lo Doc declaration (completed by borrower)  
\*Not available with all funders
- Self employed**  Lo Doc declaration (completed by borrower)
- Rental income**  Copy of last 2 statements or tenancy agreements

### ADDITIONAL SUPPORTING INFO FOR ALL LOANS

- Purchases**  Executed copy of completed front page of purchase contract (for WA properties: full contract required)
- 6 months savings history – evidenced by bank statements (if applicable)
- Evidence of funds to complete . eg bank statements, sale contracts, share certificates, statutory declaration for gifts
- First Home Owners Grant application form (if applicable)
- Refinance**  6 months current loan repayment statements
- 3 months current credit card statements
- 6 months personal loan statements or confirmation of good conduct from lender
- Most recent council rates notice

### CUSTOMER IDENTIFICATION CHECKLIST (refer to pages 13-15)

**IMPORTANT NOTE: COPY OF MEDICARE CARD REQUIRED FOR ALL APPLICATIONS**

- Individual**  Complete Section A and Section B
- Sole Trader**  Complete Section A, Section B and Section C
- Company (Pty and Ltd)**  Complete Section D, Section A (for at least ONE director) and Section B
- Company (Public)**  Complete Section B only
- Trust**  Complete Section E, Section D (where the trustee is a company), Section A (for at least One director of trustee company) and Section B
- Partnership**  Complete Section F, Section A (for at least ONE partner) and Section B

**Please Note: Failure to supply all supporting information will delay your application**



# PERSONAL DETAILS OF APPLICANT

## Applicant 1

Borrower  Guarantor  Mr  Mrs  Ms

Surname:

First Name:

Middle Name:

Current Residential Address:

State

Postcode

Residential address after settlement:

State

Postcode

Current Residential Status

own  mortgaged  renting  living with parents  other

Years / Month

/

Rent Paid

\$

pw

Postal Address

State

Postcode

Previous Residential Address (if less than 3 years at current address)

State

Postcode

Length of time in previous residential address

Home Telephone

Work Telephone

Email Address

Mobile

Date of Birth

Driver's Licence No.

Marital Status

No. of Dependents

Age of Dependents

Mother's Maiden Name

Nearest relative not living with you (must complete)

Address

State

Postcode

Phone

Relationship

## Applicant 2

Borrower  Guarantor  Mr  Mrs  Ms

Surname:

First Name:

Middle Name:

Current Residential Address:

State

Postcode

Residential address after settlement:

State

Postcode

Current Residential Status

own  mortgaged  renting  living with parents  other

Years / Month

/

Rent Paid

\$

pw

Postal Address

State

Postcode

Previous Residential Address (if less than 3 years at current address)

State

Postcode

Length of time in previous residential address

Home Telephone

Work Telephone

Email Address

Mobile

Date of Birth

Driver's Licence No.

Marital Status

No. of Dependents

Age of Dependents

Mother's Maiden Name

Nearest relative not living with you (must complete)

Address

State

Postcode

Phone

Relationship

## ASSETS

	Address	State	Postcode	Value
Property 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Property 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Property 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Property 4	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
	Make	Model	Year	Value
Vehicle 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
Vehicle 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>
House Contents	<input type="text"/>			<input type="text" value="\$"/>
Shares / Others / Detail	<input type="text"/>			<input type="text" value="\$"/>
	Bank	Branch	Value	
Account 1	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	
Account 2	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	
Other (gifts, termination payments) Provide Details:	<input type="text"/>	<input type="text"/>	<input type="text" value="\$"/>	
Superannuation	<input type="text"/>		<input type="text" value="\$"/>	
Misc. (Trade Tools, Boat, etc.)	<input type="text"/>		<input type="text" value="\$"/>	
Are you a guarantor for any other loan?	<input type="radio"/> Yes <input type="radio"/> No		<b>TOTAL</b>	
If yes, please provide details:	<input type="text"/>			
	<input type="text"/>			

## LIABILITIES

Home Loans	Lender	Limit	Int. rate	Total owing	Min. monthly	To be paid out
Property 1	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
Property 2	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
Property 3	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
Property 4	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
Personal Loans / Leases	Lender	Limit	Int. rate	Total owing	Min. monthly	To be paid out
	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
Credit Cards	Bank Name	Limit	Int. rate	Total owing	Min. monthly	To be paid out
Bank 1	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
Bank 2	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
Bank 3	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
Retail Store Cards / Interest Free Facility	Store Name	Limit	Int. rate	Total owing	Min. monthly	To be paid out
Card 1	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
Card 2	<input type="text"/>	<input type="text" value="\$"/>	<input type="text"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="Y / N"/>
<b>Rent / Board</b>				<input type="text" value="\$"/>	<input type="text" value="\$"/>	
<b>Tax Liability</b>				<input type="text" value="\$"/>	<input type="text" value="\$"/>	
<b>Family Maintenance</b> (if applicable)				<input type="text" value="\$"/>	<input type="text" value="\$"/>	
<b>HECS / HELP Payments</b>				<input type="text" value="\$"/>	<input type="text" value="\$"/>	
				<b>TOTAL</b>	<input type="text" value="\$"/>	<input type="text" value="\$"/>



# SOURCE OF INCOME / BENEFITS (continued)

## Financial Dependents

### Applicant 1

Number of financial dependents:

Age of dependents:

Total monthly fixed costs for financial dependents: **A** \$

Estimated monthly variable costs financial dependents: **B** \$

**TOTAL MONTHLY COSTS (A+B)**

How long does applicant expect to continue to support their financial dependents?  Years  Months

### Applicant 2

Number of financial dependents:

Age of dependents:

Total monthly fixed costs for financial dependents: **A** \$

Estimated monthly variable costs financial dependents: **B** \$

**TOTAL MONTHLY COSTS (A+B)**

How long does applicant expect to continue to support their financial dependents?  Years  Months

## Company &/or Trust If applying for a Company and/or Trust loan, the following must be completed in full.

Registered Company/Trust name:

Registered address:   
 State  Postcode

Business address:   
 State  Postcode

Nature of business:  ACN Number:

Company is registered by ASIC as:  
 Proprietary Company  Public Company

If registered as a proprietary company, please list the name of each Director:

Full name of Trustee/s:  
 1.   
 2.

Full name of Beneficiaries:  
 1.   
 2.

## INCOME / EXPENDITURE - SELF EMPLOYED APPLICANTS

The following information will provide a snapshot of the self employed applicant's financial position for:  Applicant 1  Applicant 2  Both

### Previous Financial Year:

Sales  \$

Less cost of goods sold  \$

Gross profit  \$

Operating expenses  \$

**NET PROFIT BEFORE TAX**  \$

**ADD BACKS:**

One off expenses  \$

Interest  \$

Depreciation  \$

Directors salaries and fees  \$

Other  \$

**SUBTOTAL**  \$

Less tax  \$

**TOTAL**  \$

### Current Financial Year:

Sales  \$

Less cost of goods sold  \$

Gross profit  \$

Operating expenses  \$

**NET PROFIT BEFORE TAX**  \$

**ADD BACKS:**

One off expenses  \$

Interest  \$

Depreciation  \$

Directors salaries and fees  \$

Other  \$

**SUBTOTAL**  \$

Less tax  \$

**TOTAL**  \$

## Additional Information

In relation to current business, is the applicant aware of anything which may adversely affect this and their ability to meet their current and future financial obligations? If yes, provide details below.

Yes  No

Has there been consistent income over the last 2 years? If not, what are the reasons?

Yes  No

## Accountant's Details

Accounting Firm:  Contact Name:

Contact Phone Number:  Email Address:

## LOAN DETAILS

Total Loan: \$  Proposed Settlement Date:  FHOG required at settlement:  Yes  No

Lender 1  Lender 2

### Loan 1

\$  Variable / Fixed  years PI / Int Only  years Indicative Rate  % Term Loan / LOC

Purpose:  Purchase  Refinance  Construction  Owner occ  Investment  Other:

Optional Features:  Cheque book  Deposit book  Offset account *flexible option only*  Debit Card  
 Secured Visa *flexible option only* Preferred limit:   Unsecured Visa *flexible option only* Preferred limit:

### Loan 2

\$  Variable / Fixed  years PI / Int Only  years Indicative Rate  % Term Loan / LOC

Purpose:  Purchase  Refinance  Construction  Owner occ  Investment  Other:

Optional Features:  Cheque book  Deposit book  Offset account *flexible option only*  Debit Card  
 Secured Visa *flexible option only* Preferred limit:   Unsecured Visa *flexible option only* Preferred limit:

### Loan 3

\$  Variable / Fixed  years PI / Int Only  years Indicative Rate  % Term Loan / LOC

Purpose:  Purchase  Refinance  Construction  Owner occ  Investment  Other:

Optional Features:  Cheque book  Deposit book  Offset account *flexible option only*  Debit Card  
 Secured Visa *flexible option only* Preferred limit:   Unsecured Visa *flexible option only* Preferred limit:

### Loan 4

\$  Variable / Fixed  years PI / Int Only  years Indicative Rate  % Term Loan / LOC

Purpose:  Purchase  Refinance  Construction  Owner occ  Investment  Other:

Optional Features:  Cheque book  Deposit book  Offset account *flexible option only*  Debit Card  
 Secured Visa *flexible option only* Preferred limit:   Unsecured Visa *flexible option only* Preferred limit:

## DETAILS OF SOLICITOR / CONVEYANCER / ACTING FOR SELF

Company:

Address:   
 State  Postcode

Contact:  Phone:  Fax:

## SECURITY

### Property Details 1

Security for Loan:  1  2  3  4

Property Address:   
 State  Postcode

Title Particulars:

Purchase Price / Estimated Value:  \$ Purpose:  Owner Occupied  Investment

Contact Details for Access:  Phone:

### Property Details 2

Security for Loan:  1  2  3  4

Property Address:   
 State  Postcode

Title Particulars:

Purchase Price / Estimated Value:  \$ Purpose:  Owner Occupied  Investment

Contact Details for Access:  Phone:

### Property Details 3

Security for Loan:  1  2  3  4

Property Address:   
 State  Postcode

Title Particulars:

Purchase Price / Estimated Value:  \$ Purpose:  Owner Occupied  Investment

Contact Details for Access:  Phone:

### Property Details 4

Security for Loan:  1  2  3  4

Property Address:   
 State  Postcode

Title Particulars:

Purchase Price / Estimated Value:  \$ Purpose:  Owner Occupied  Investment

Contact Details for Access:  Phone:

## APPLICATION FEES

Amount Due: \$

Paid by:  Cash  Cheque  VISA  Mastercard

Credit Card Number:  Expiry Date:

Cardholder's Name:  Cardholder's Signature:

## CONSTRUCTION DETAILS

Builder's Name:

Phone:  Amount of Construction: \$

## NOMINATION REGARDING NOTICES AND OTHER DOCUMENTS

*(Section 194(9), National Credit Code. Regulation 111, National Consumer Credit Protection Regulations)*

I / We nominate

(Full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me / all of us.

### IMPORTANT

**Each person who has signed this nomination form is entitled to receive a copy of any notice or other document under the Code.**

**By signing this form you are giving up the right to be provided with information direct from the credit provider.**

**Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.**

Signature of person making nomination

Full name of person making nomination

Residential address of person making nomination:

 State  Postcode

Date of nomination form signed:

Signature of person making nomination

Full name of person making nomination

Residential address of person making nomination:

 State  Postcode

Date of nomination form signed:

## IMPORTANT INFORMATION

Has legal action being instituted against you for default under any credit contract in the last 5 years?

Applicant 1:  Yes  No      Applicant 2:  Yes  No

If yes, please provide details:

## PRIVACY PROTECTION OF INFORMATION

Consent and acknowledgment, disclosure statement and your personal information.

Australian First Mortgage Pty Ltd (AFM) ABN 30 350 087 359, LoanAxis Pty Ltd (LA) ABN 43 116 112 184, Australian Credit Licence 386494, and interested parties collect your information to assess your application to provide you with the loan product or service that you have requested.

Collection of some of the personal information is required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If I/we do not provide any part of the personal information, it may not be possible to assess my/our application for credit or lenders' mortgage insurance, and as a consequence finance may not be provided. Note: should you provide incomplete or fraudulent information we may not be able to provide you with the service or product that you require. The Interested parties may also use your personal information to carry out marketing activities, research and product development.

AFM / LA and the Interested Parties may collect and use personal information about me/us if an application is successful, provide and administer the provision of credit to me/us and obtain a guarantee; assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided to me/us (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee); if insurance is provided, administer or vary any lender's mortgage cover provided; assess and manage risk, involving credit scoring and portfolio analysis; comply with legislative and regulatory requirements; and disclose to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with my/our loan.

Your personal information is treated with privacy and will only be shared with those organisations to which we require a service, opinion or to exchange information (even though some organisations may be overseas). eg. mailing houses or solicitors.

Other disclosures include credit reporting agencies, mortgage insurers, trust managers, introducers, IT service providers, trader insurers, mortgage originators, financial consultants, accountant, valuers, general insurers, life insurers, funders, lawyers and other external advisers, including my/our employer or legal and financial advisers, conveyancers and collection agents, reinsurers, debt collectors and government Authorities and other regulatory bodies. Your personal details may also be disclosed to other companies within the AFM / LA group, where confidentiality will be maintained at all times. We do not sell, rent or trade your personal information. In most circumstances you can gain access to your information; should you wish to do so, please contact AFM / LA on (02) 9643 4300.

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise AFM / LA to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit report agency. Information about my/our credit arrangements. I / we understand 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 1988. Credit information being given to a Credit Reporting Agency. Interested Parties, my / our Mortgage Manager may give information about me / us to a credit reporting agency for the following purposes - to obtain a consumer credit report about and / or to allow the credit reporting agency to create or maintain a credit for me / us, information file about me / us. The information that may be given is limited to:

- Details to identify me / us (i.e. full name, sex, date of birth, current / last known address, current / last known employer, driver's licence number)
- The fact that I / we have applied for credit and the requested amount
- The fact that the credit provider or the Mortgage Manager is a current credit provider to me/us
- Payments which become overdue more than 60 days and for which recovery action had been commenced
- Advice that payments are no longer overdue in respect of the listed default
- Cheques drawn by me / us for amounts of at least \$100 which have been dishonoured more than once
- Where in the opinion of AFM / LA and the credit provider, I / we have committed a serious credit infringement (i.e. acted fraudulently or shown an intention not to comply with my / our credit obligations)
- That the credit provided to me / us has been paid or otherwise discharged
- I / we agree that this information may be given before, during and after the provision of credit to me / us or
- Otherwise in connection with arrangements relating to lenders' mortgage insurance.

## OBTAINING CREDIT INFORMATION

I / We agree to enable the Interested Parties and my/our Mortgage Manager to assess my/our application for personal or commercial credit and my / our Mortgage Manager to collect payments that are overdue in respect of personal or commercial credit provided to me / us by Interested Parties, my /our Mortgage Manager and Interested Parties' Mortgage Insurers are authorised to obtain reports from a credit reporting agency or other business that provided information about credit worthiness. I / We acknowledge that these reports may contain:

- personal information about me / us
- personal credit information about me / us
- information about my / our commercial activities or commercial credit worthiness
- information about my / our commercial credit activities
- exchanging credit worthiness information with out credit providers

I / We agree that AFM / LA may exchange or may give to or receive from

- any credit provider named in the credit application
- any credit provider named in the credit reporting agency

Any organisation involved in the process of a credit application information about my/our credit arrangements. This information maybe exchanged for any of the following purposes:

- to assess an application by me / us for credit; to notify the other credit providers of a default by me / us
- to exchange information with other credit providers as to the status of this loan where I/we am in default with other credit providers to manage a loan with AFM / LA to assess my / our credit worthiness; to help me/us avoid defaulting on my/our credit obligations; to assist in the collection of overdue payments from me/us; and to exchange information with credit providers who are involved in a mortgage securitisation scheme.

I / We understand that the information exchanged can include anything about credit standing, credit worthiness, credit history and credit capacity, that credit providers are allowed to exchange under the Privacy Act 1988.

## BANKERS OPINION

I / We authorise AFM / LA to give another credit provider and to receive an opinion for purposes connected with/our business, trade or profession. Giving Information to a Guarantor

I / We authorise Interested Parties and my/our Mortgage Manager to give to a current or proposed Guarantor any credit report, notice or document, or financial or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to, the credit facilities which are the subject of the guarantee which has been or which are the subject of the guarantee which has been or which is proposed to be provided to Interested Parties and , any other facility I / we or have had with Interested Parties during the previous 2 years. This extends to the disclosure of copies of notices or documents relating to the credit application (including any proposed or actual credit contract) and the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawings and dishonours that have or may occur, as well as enforcement of the guarantee and / or security. The information may be given for the purpose of the proposed guarantor deciding whether to act as a guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.

## GUARANTORS ONLY: AUTHORITY TO OBTAIN CREDIT INFORMATION ABOUT A GUARANTOR

In accordance with section 18K(1)(c) of the Privacy Act. I / we authorise AFM / LA to obtain from a credit reporting agency, a credit report containing personal credit information about me/us to assess whether to accept me /us as guarantor for personal credit or commercial credit applied for, provided to, the borrower/s named in the application.

I/we agree that if AFM / LA or Interested Parties approved the borrower/s application for credit the agreement remains in force until the credit facility covered by the borrower/s application ceases.

In accordance with section 18K(1)© of the Privacy Act. I / we authorise AFM / LA to collect payments that are overdue in respect of personal.

## PRIVACY ACT CONSENT (continued)

### DECLARATION

I/we hereby confirm that the information provided throughout this application is true and correct, even if not in my/our own handwriting.

I / we understand that the decision made by AFM / LA or Interested Parties to accept or decline this application is made based on the information provided by me / us in this application.

I / we understand and agree that AFM / LA may exchange the information contained in this application with the Interested Parties or related parties in the attempt to secure finance or confirmation information provided by me / us.

I / we understand that AFM / LA or Interested Parties are not obligated to approve finance to me / us, even though they have taken reasonable measures to clarify and substantiate the details contained in this application.

I / we understand that AFM / LA may exchange the information contained in this application with the financial or related parties in the attempt to secure finance or confirmation information provided by me/us.

I/we understand that AFM /LA are not obligated to approve finance to me/us, even though they have taken reasonable measures to clarify and substantiate the details contained in this application.

I/we understand that inspection report obtained is for credit provider's benefit only. Understand that it is the credit provider's choice as to whether to make this report available to applicants. This report may not be relied upon by the applicant and it should not be assumed that the report is based upon a detailed inspection of the security offered. Details of the report is not to be taken as implying work /defects have been completed / do not exist, other than what is mentioned in the report. Liability is not accepted by Interested Parties for the contents or accuracy. That no applicant is an undischarged bankrupt. Independent legal and financial advice is recommended.

I / we acknowledge that the application fee of up to \$850 is payable by me / us and is not refundable should the loan not proceed. If AFM / LA declines the application, and no costs have been incurred then a refund of full or part fees may be available.

I / we understand that AFM / LA will formally notify us in writing of the decision. In this notice, "Interested Parties" means::

#### **Adelaide Bank a Division of Bendigo and Adelaide Bank Limited**

ABN 11 068 049 178; Australian Credit Licence 237879  
169 Pirie Street Adelaide SA5000 . Phone 1300 652 220

#### **Advantage Financial Services Holdings Pty Ltd (and associated entities)**

ABN 75 095 300 502  
Level 10, 101 Collins Street Melbourne VIC 3000. Phone (03) 8616 1600

#### **Advantage Financial Services Pty Ltd (and associated entities)**

ABN 36 130 012 930  
Level 10, 101 Collins Street Melbourne VIC 3000. Phone (03) 8616 1600

#### **AFSH Nominees Pty Limited (and associated entities)**

ABN 51 143 937 437  
Level 10, 101 Collins Street Melbourne VIC 3000. Phone 03 8616 1600

#### **Barclays Bank PLC, Australian Branch ("Barclays")**

ACN 062 449 595  
Level 24, 400 George Street Sydney NSW 2000. Phone (02) 9220 6000

#### **Challenger Mortgage Management Pty Ltd (and associated entities)**

ABN 72 087 271 109  
Level 15, 255 Pitt Street Sydney NSW 2000. Phone (02) 9994 7000

#### **Challenger Non-Conforming Finance Pty Ltd (and associated entities)**

ABN 32 107 725 486  
Level 15, 255 Pitt Street Sydney NSW 2000. Phone (02) 9994 7000

#### **J.P. Morgan Trust Australia Limited (and associated entities)**

ABN 49 050 294 052  
Level 35 AAP Centre, 259 George Street, Sydney NSW 2000

#### **First American Title Insurance Company of Australia Pty Ltd**

ABN: 64 075 279 908  
Po Box Q1465 QVB Post Office NSW 1230. Phone 02 8235 4433

#### **Genworth Finance Mortgage Insurance Pty Ltd**

ABN 60 106 974 305  
Level 23, 259 George Street, Sydney NSW 2000. Phone 1300 655 422

#### **Guardian Trust Australia Limited**

ABN 49 050 294 052

#### **ING Bank Ltd**

ACN 000 893 292  
140 Sussex Street Sydney NSW 2000. Phone 13 1688

#### **National Australia Bank Limited ("NAB")**

ABN 12 004 044 937  
Level 31, 500 Bourke Street, Melbourne VIC 3000

#### **Pepper HomeLoans Pty Limited**

ABN 86 092 110 079  
Level 9, 146 Arthur Street, North Sydney NSW, 2060. Phone (02) 8913 3030

#### **Permanent Custodians Limited**

ABN 55 001 426 384  
Level 4, 35 Clarence Street Sydney NSW 2000. Phone 1800 622 812

#### **Perpetual Trustees Victoria Limited (and associated entities)**

ABN 47 004 027 258  
Level 28, 360 Collins Street Melbourne, VIC 3000. Phone (03) 8628 0400

#### **QBE Lenders Mortgage Insurance Pty Ltd**

ABN 70 000 511 071  
Level 23, 50 Bridge Street Sydney NSW 2000. Phone (02) 9231 7777

#### **Resimac Ltd**

ABN 67 002 997 935  
Level 9, 45 Clarence Street, Sydney NSW 2000. Phone (02) 9248 0300

#### **Perpetual Trustee Company Ltd**

ABN 42 000 001 007  
Level 12, 123 Pitt Street, Sydney NSW 2000 Phone (02) 9229 9000

## PRIVACY / DECLARATION SIGNATURE PANEL

I / we apply for credit. I / we and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me / us and any guarantors is true and correct and will be relied on. I / we consent to the disclosure of this application and any loan information (including statements of account, requests for payment, etc) before, during or after the loan to any guarantor. I / we agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I / we acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Name of Applicant 1

Signature:

Date:

Name of Applicant 2

Signature:

Date:

## LOAN PURPOSE CHECKLIST

### EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S) EACH APPLICANT MUST COMPLETE THIS SECTION.

It is possible that your proposed loan may be regulated by the National Credit Code ("the Code"). The NCC may apply where:

- credit is provided under a contract;
- the applicant (debtor / mortgagor) is a natural person or strata corporation ordinarily resident in Australia and / or its territories; and
- the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household use, or
- purchase, renovate or improve residential property for investment purposes; or
- refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes.

### Part A In order to determine whether or not the provisions of the NCC will apply to this loan, the Lender requires you to provide the following information:

- Are any of the applicant(s) natural persons as described above?
- Is the only applicant(s) a corporation? If yes, **do not complete** Part B.
- Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?

### Part B The purpose of this loan is:

Loan amount sought \$

- |  |                                 |
|--|---------------------------------|
| 1. To purchase a property for personal use   | <input type="text" value="\$"/> |
| 2. To purchase a property for investment purposes.   | <input type="text" value="\$"/> |
| 3. To refinance a property for personal use.   | <input type="text" value="\$"/> |
| 4. To refinance a property for investment purposes.  | <input type="text" value="\$"/> |
| 5. To purchase vacant land for personal use.   | <input type="text" value="\$"/> |
| 6. To purchase vacant land for investment purposes.  | <input type="text" value="\$"/> |
| 7. To refinance vacant land for personal use.  | <input type="text" value="\$"/> |
| 8. To refinance vacant land for investment purposes.   | <input type="text" value="\$"/> |
| 9. To purchase vacant land and construct a property for personal use.  | <input type="text" value="\$"/> |
| 10. To purchase vacant land and construct a property for investment purposes.  | <input type="text" value="\$"/> |
| 11. To refinance vacant land and construct a property for personal use.<br>residential property for investment purposes. | <input type="text" value="\$"/> |
| 12. To refinance vacant land and construct a property for inv  | <input type="text" value="\$"/> |
| 13. To provide funds for future personal use   | <input type="text" value="\$"/> |

**Total**

## BUSINESS PURPOSE DECLARATION

(section 13 (5) of the National Credit Code, regulation 68, National Consumer Credit Protection Regulations)

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

### 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.

I / We declare that I signed this declaration before entering into the above mentioned loan

Full name of person making Declaration:

Signature of person making Declaration:

Date Declaration signed:

Full name of person making Declaration:

Signature of person making Declaration:

Date Declaration signed:

# CUSTOMER IDENTIFICATION CHECKLIST

Anti-Money Laundering & Counter Terrorism Financing Act 2006

Part 2 of the Anti-Money Laundering & Counter Terrorism Financing Act 2006 requires the information in this form to be collected and verified for EACH customer application. Please ensure that you follow the relevant lender's procedures and that all photocopies of customer documents provided to your lender are clear and legible. **A 100 point ID must also be obtained on each individual.**

**IMPORTANT NOTE:  
COPY OF MEDICARE CARD  
REQUIRED FOR ALL APPLICATIONS**

## Applicant 1

Select one:  Borrower  Guarantor

Full name (including middle names):

Date of Birth (dd/mm/yyyy):

Residential Address:



State

Postcode

Any other names known by:

## Applicant 2

Select one:  Borrower  Guarantor

Full name (including middle names):

Date of Birth (dd/mm/yyyy):

Residential Address:



State

Postcode

Any other names known by:

### Documentation to verify information Satisfy either OPTION 1 or OPTION 2

**OPTION 1** Primary Photographic Documentation  
(two photo ID must be obtained) – ONE of the following:

**DRIVER'S LICENCE (photographic):** 40 pts

State:  Expiry:

Number:

**PASSPORT (not expired by more than two years):** 70 pts

Country:  Expiry:

Number:

**STATE OR TERRITORY OFFICIALLY ISSUED IDENTIFICATION CARD:** 0 pts

Type of card:

Issued by:  Expiry:

Number:

**NATIONAL IDENTITY CARD (photographic):** 0 pts

State:  Expiry:

Number:

Other (insert details):

**OPTION 2** ONE photographic documentation (refer to option 1) plus  
TWO secondary non-photographic documentation from B

B. TWO of the following

**Birth Certificate** 70 pts

**Citizenship Certificate** 70 pts

**Pension/Health Care/Medicare Card issued by Centrelink** 40 pts

**Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months** 25 pts

**Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months** 0 pts

**Rates or utility notice issued by a local government body or utilities provider within the last three months** 40 pts

### Documentation to verify information Satisfy either OPTION 1 or OPTION 2

**OPTION 1** Primary Photographic Documentation  
(two photo ID must be obtained) – ONE of the following:

**DRIVER'S LICENCE (photographic):** 40 pts

State:  Expiry:

Number:

**PASSPORT (not expired by more than two years):** 70 pts

Country:  Expiry:

Number:

**STATE OR TERRITORY OFFICIALLY ISSUED IDENTIFICATION CARD:** 0 pts

Type of card:

Issued by:  Expiry:

Number:

**NATIONAL IDENTITY CARD (photographic):** 0 pts

State:  Expiry:

Number:

Other (insert details):

**OPTION 2** ONE photographic documentation (refer to option 1) plus  
TWO secondary non-photographic documentation from B

B. TWO of the following

**Birth Certificate** 70 pts

**Citizenship Certificate** 70 pts

**Pension/Health Care/Medicare Card issued by Centrelink** 40 pts

**Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months** 25 pts

**Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months** 0 pts

**Rates or utility notice issued by a local government body or utilities provider within the last three months** 40 pts

# CUSTOMER IDENTIFICATION CHECKLIST (continued)

## Applicant 1

### Transaction Information

Location of asset being purchased with the loan (if any):

Address of security property (if any):

State

Postcode

Source of funds for repayment or investment (provide details of account):

### Sole Trader

Collect information and verify the identity of the individual as per Part A1 and A2 above

Collect the Transaction Information as per Part B above AND collect the following (no need to verify)

Full name of business:

Principal place of business:

ABN issued to the business:

### Company (Pty and Ltd, but not listed companies)

Collect the name of ALL directors

Collect information and verify the identity of at least ONE director as per Part A1 and A2 above

Collect the Transaction Information as per Part B above

Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) AND collect the following (no need to verify)

Full name of company as registered by ASIC:

ACN issued to the company:

Full address of the company's registered office:

State

Postcode

Full address of the company's principal place of business:

State

Postcode

## Applicant 2

### Transaction Information

Location of asset being purchased with the loan (if any):

Address of security property (if any):

State

Postcode

Source of funds for repayment or investment (provide details of account):

### Sole Trader

Collect information and verify the identity of the individual as per Part A1 and A2 above

Collect the Transaction Information as per Part B above AND collect the following (no need to verify)

Full name of business:

Principal place of business:

ABN issued to the business:

### Company (Pty and Ltd, but not listed companies)

Collect the name of ALL directors

Collect information and verify the identity of at least ONE director as per Part A1 and A2 above

Collect the Transaction Information as per Part B above

Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) AND collect the following (no need to verify)

Full name of company as registered by ASIC:

ACN issued to the company:

Full address of the company's registered office:

State

Postcode

Full address of the company's principal place of business:

State

Postcode

## CUSTOMER IDENTIFICATION CHECKLIST (continued)

### Applicant 1

#### Trust

If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee

If the trustee(s) is a company, collect and verify information as per Part D

Collect the Transaction Information as per Part B above AND collect the following (no need to verify):

Full name of the trust:

Type of trust (eg unit, discretionary, hybrid):

Country Trust was established:

Unless the trust is widely held (10 or more unit holders), the full name of each beneficiary or a description of the class of beneficiaries of the trust:

#### Partnership

Collect information as per Part A1 for all partners

Verify the identity as per Part A1 and A2 for at least one partner

Collect the Transaction Information as per Part B above AND collect the following (no need to verify)

Full name of partnership:

Full address of partnership's principal place of business (if any):  
  
 State  Postcode

Country Partnership was Registered

Registered business name of partnership (if any):

TOTAL POINTS (Applicant 1):

### Applicant 2

#### Trust

If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee

If the trustee(s) is a company, collect and verify information as per Part D

Collect the Transaction Information as per Part B above AND collect the following (no need to verify):

Full name of the trust:

Type of trust (eg unit, discretionary, hybrid):

Country Trust was established:

Unless the trust is widely held (10 or more unit holders), the full name of each beneficiary or a description of the class of beneficiaries of the trust:

#### Partnership

Collect information as per Part A1 for all partners

Verify the identity as per Part A1 and A2 for at least one partner

Collect the Transaction Information as per Part B above AND collect the following (no need to verify)

Full name of partnership:

Full address of partnership's principal place of business (if any):  
  
 State  Postcode

Country Partnership was Registered

Registered business name of partnership (if any):

TOTAL POINTS (Applicant 1):

## BROKER DECLARATION

I declare: The documentation provided is current or within acceptable time frames

All photographic identification is a "reasonable likeness" to the individual

Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction

Face to face verification of the customer was carried out by me

Face to face verification was not possible because (state reason):

(If Option 2 is used) verification against primary photographic documentation was not possible because (state reason):

Customer Name 1:

Customer Name 2:

Signature 1:

Signature 2:

Originator / Introducer Name:

Originator / Introducer Signature:

Date: