

HOME LOAN APPLICATION FORM

CHECKLIST FOR IMPORTANT DOCUMENTS

- Preliminary Assessment completed and signed for all applications
- Valuation Request Fee Form for all securities

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

INCOME CONFIRMATION - FULL DOC LOANS

- PAYG** Most recent 2 pay slips and last year's PAYG summary 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

OTHER INCOME

- Rental Income** Copy of most recent statement or tenancy agreement
- All Other Income** Most recent evidence

INCOME CONFIRMATION - LO DOC LOANS

- Self Employed** Please refer to your Business Manager for guidance on the following requirements;
Income Declaration
BAS / Accountant Declaration
Trading Statements

ADDITIONAL SUPPORTING INFO FOR ALL LOANS

- Purchases** Copy of full purchase and/or build contract including annexures
- Evidence of funds to complete . eg bank statements (showing funds to complete where required), sale contracts, 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
- Most recent council rates notice
- General** If applicant is a director of a company or trustee of a trust with income not relied upon for servicing purposes, please provide a signed letter from the applicants accountant or most recent company tax return confirming profitability. Should the company not currently be trading, please provide confirmation by way of a signed letter from the applicant's accountant with any outstanding liabilities to be detailed.
- Please provide a statement on all existing mortgage loans dated within the past 6 months evidencing repayment type (I/O or P&I), interest rate, limit and repayment amount (if applicable)
- Fixed Rate Authority Form (if applicable)

Evidence of any other ongoing commitments may be requested at the time of application.

*Enhance Products: In all instances we will require the following:

- The most recent month's statement for all credit facilities which will continue after the settlement of the loan; and
- The most recent 3 month's statements, no greater than 31 days old for the customer's main transaction account (where payroll/salary is credited)

COMPANY / TRUST

- Copy of Executed Trust Deeds

CUSTOMER IDENTIFICATION CHECKLIST

- Individual** Complete Verification of Identity
- Company /Trust** Complete Verification of Identity

INTRODUCER DETAILS

Introducer Name

Group Aggregator

Company Name

Company Number

Mobile Number

Email Address

Business Manager Name

Applicant/s Name

Has the application scenario been run past your Business Manager or another team member? If yes please provide details below. Yes No

Has any application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender? If yes please provide details in summary of application below. Yes No

Summary of application (Please provide a brief written summary of the loan or attach additional information with your supporting documentation. This will assist in assessing the application).

PRELIMINARY ASSESSMENT

CLIENT PURPOSE FOR SEEKING CREDIT OR REMAINING IN EXISTING CREDIT CONTACT

What are the primary reasons for seeking credit (how will the funds be used) or the reasons for a review of an existing credit contract? For example: purchase home, buy land, building, investment property, refinance, renovate relocation, debt consolidation, study, holiday, car, boat, extra cash etc.

Amount of credit sought \$

Term of credit sought (Years)

Are general assets being purchased with loan proceeds located in Australia? Yes No

Please provide details of the customers borrowing requirements, objectives and resulting benefits (e.g. refinance at a lower interest rate to reduce loan repayments)

LOAN FEATURES / PRODUCT

Does the client have any preferred loan features? (e.g. access to available funds via redraw, transaction capability, interest rate certainty etc).

How does the product meet the customer's objective and requirements?
(e.g. 3 year fixed rate provides repayment stability and access to offset for budgeting flexibility)

REASON FOR REFINANCING OR CONSOLIDATING DEBTS IF APPLICABLE

Consolidate financials Quality of service Convenience / flexibility Cost reduction Specific features

Liability

Est exit costs

Liability

Est exit costs

Liability

Est exit costs

PRELIMINARY ASSESSMENT

REASON FOR INTEREST ONLY IF APPLICABLE

- | | | |
|--|---|--|
| <input type="checkbox"/> Temporary reduction in income | <input type="checkbox"/> Principal reductions in an offset facility | <input type="checkbox"/> Construction |
| <input type="checkbox"/> Large non-recurring expenses | <input type="checkbox"/> Plan to convert to investment property | <input type="checkbox"/> Bridging Finance |
| <input type="checkbox"/> Variable Income | <input type="checkbox"/> Wealth Creation - Investment purposes | <input type="checkbox"/> Anticipated large expense items (e.g. education, renovation, furniture) |
| <input type="checkbox"/> Maximise cash flow | <input type="checkbox"/> Wealth Creation - Cashflow for future investment (e.g. shares, investment property, super contributions) | <input type="checkbox"/> Other reason (requires specific comment) |
| <input type="checkbox"/> Taxation, financial or accounting reasons | | |

Please provide reasons/notes. For example, minimise repayments during the initial period of the loan, flexibility, recommendation provided by independent financial advisor, maximise cash flow etc.

COSTS AND RISKS OF PRODUCT BEING SOUGHT

Disclose any significant costs and / or risks associated with the features being sought? For example, costs of refinancing, break costs, fees for credit assistance, services etc. Comment on the costs and risks of product features, including redraw, interest only, additional payments.

Do the applicant(s) understand English and financial literacy sufficiently enough to understand the transaction being entered into? (If no, please provide details and contact your Business Manager to discuss this application)

Yes No

CHANGES TO CURRENT CIRCUMSTANCES

Does the client anticipate any material change to their financial situation that may affect their ability to meet current and future obligations?

Yes No

For example, costs of refinancing, break costs, fees for credit assistance, services, employment/contract change, extended/maternity leave etc. (If yes, please provide details below including start and end date and details to how these changes may be mitigated):

CREDIT HISTORY

Is the client currently meeting their existing financial commitments without financial hardship? (If no, please provide details below):

Yes No

Has the client had any difficulties in meeting their debt commitments in the past 2 years? (If yes, please provide details below):

Yes No

PRELIMINARY ASSESSMENT

VERIFICATION OF CLIENTS FINANCIAL SITUATION

To determine whether a loan is not unsuitable the credit assistance provider must take reasonable steps to verify some of the financial information provided. Please list what forms of verification the credit assistance provider has undertaken. For example, payslips, PAYG summary, Income Tax Return, rates notices, bank statements, confirmation of employment etc.

Has any conflict of interest which may disadvantage the client been identified in relation to the recommended product? (e.g. is the transaction at arms length and the applicant/s is not a friend, partner or family member).

- NO - a conflict of interest has not been identified
- YES - a conflict of interest has been identified but DOES NOT disadvantage the client as set out below.
- YES - a conflict of interest has been identified which DOES disadvantage the client as set out below.

Please tick the appropriate box:

- The credit assistance provider has assessed that the product is NOT UNSUITABLE for the client on the following basis
- The credit product is consistent with the client's requirements and objectives; and
 - The client can comply with their credit obligations without substantial hardship.
- The credit assistance provider has assessed that the product is UNSUITABLE for the client on the following basis (please tick the appropriate box):
- The credit product is not consistent with the client's requirements and objectives; and/or
 - The client would be unable to comply with their credit obligations or could do so only with substantial hardship.

This preliminary assessment covers the period of 90 days from the date of assessment and assesses whether the credit contract will be unsuitable for the client if the contract is entered into or the credit limit is increased during that period.

CREDIT ASSISTANCE PROVIDER DECLARATION

I confirm that:

1. The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
2. I collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all documents sent to the Bank are held by us.
3. We will retain these documents and will make them available to the Bank if requested. We are aware this application will be audited by the Bank.
4. I have made reasonable enquiries and based on the information provided to me by the applicant/s the recommended product is **NOT UNSUITABLE** on the basis that it is consistent with the applicant/s requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.
5. For Interest only term loans and line of credit:
 - a. The interest only period aligns with the applicant/s requirements.
 - b. I have explained the following additional risks and costs of an Interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant/s may pay more over the life of their loan than if there was no interest only term
6. I confirm that I have provided details of any conflicts of interest relating to this application.
7. I confirm that I have asked the applicant(s) whether the equity contribution includes non-genuine contributions and have recorded the terms of repayment where applicable.
8. Where Lenders Mortgage Insurance (LMI) is applicable, I confirm that I have explained LMI to the applicant(s).
9. I have confirmed that all applicants have answered the questions in the Statement of Credit History section of this application form and are true and correct according to the applicant
10. If a trust is involved in the application: the original Trust Deed(s) (and any amendments) were sighted and a copy of the original Trust Deed(s) (and any amendments) is attached.
11. I confirm that all information supplied by the applicant/s has been accurately provided to the lender.

Credit Assistant Provider
/Interviewer

Credit Assistant Provider
/Interviewer Address

Signature

Date of Interview

PERSONAL DETAILS OF APPLICANT/S

Applicant 1

Borrower Guarantor Mr Mrs Ms

Surname

First Name

Middle Name

Current Residential Address

State Postcode

Current Residential Status

Own Mortgaged Renting Living with parents Other

Years / Month Rent Paid \$ pw

Australian Permanent Resident Yes No

Postal Address

State Postcode

Residential Address After Settlement

State Postcode

Previous Residential Address (if less than 2 years at current address)

State Postcode

Length of time in previous residential address

Home Phone Work Phone

Email

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

Current Residential Status

Own Mortgaged Renting Living with parents Other

Years / Month Rent Paid \$ pw

Australian Permanent Resident Yes No

Postal Address

State Postcode

Residential Address After Settlement

State Postcode

Previous Residential Address (if less than 2 years at current address)

State Postcode

Length of time in previous residential address

Home Phone Work Phone

Email

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

EMPLOYMENT DETAILS OF APPLICANT/S

Applicant 1

Primary occupation Industry

Employment status

Full Time Part time Casual Contractor

Self Employed Not Employed Other

If a wage or salary earner, please provide the following details

Employer (company name)

Contact (HR/Payroll) name and phone number

Employer address

State Postcode

Employer email

Time at current employment: Years Months

If employed under 2 years, please provide previous employment details

Previous employer's name

Previous occupation and industry (if different from current)

Time at previous employment: Years Months

If self employed, please provide the following details

Company name

Company address

State Postcode

Nature of business

Company ABN

Time in business Years Months

Accountant's name and contact phone number

Applicant 2

Primary occupation Industry

Employment status

Full Time Part time Casual Contractor

Self Employed Not Employed Other

If a wage or salary earner, please provide the following details

Employer (company name)

Contact (HR/Payroll) name and phone number

Employer address

State Postcode

Employer email

Time at current employment: Years Months

If employed under 2 years, please provide previous employment details

Previous employer's name

Previous occupation and industry (if different from current)

Time at previous employment: Years Months

If self employed, please provide the following details

Company name

Company address

State Postcode

Nature of business

Company ABN

Time in business Years Months

Accountant's name and contact phone number

INCOME AND EXPENSES OF APPLICANT/S

ANNUAL INCOME

Applicant 1

Gross Base Income	\$
Commission	\$
Pension (type)	\$
Overtime/Shift Allowance	\$
Bonus	\$
Self Employed/Accessible Income	\$
Rental Income	\$
Other Income	\$
COMBINED TOTAL	\$

Applicant 2

Gross Base Income	\$
Commission	\$
Pension (type)	\$
Overtime/Shift Allowance	\$
Bonus	\$
Self Employed/Accessible Income	\$
Rental Income	\$
Other Income	\$
COMBINED TOTAL	\$

MONTHLY LIVING EXPENSES

Provide a breakdown of the household living expenses into the below categories. Every field requires completion, if not applicable answer N/A.

	Monthly Payment	Borrower
1. Owner Occupied Expenses	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
2. Investment Property Expenses	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
3. Rented Property Expenses	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
4. Telephone/Internet & Pay TV	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
5. Food & Groceries	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
6. Recreation & Entertainment	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
7. Clothing & Personal Care	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
8. Medical & Health	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
9. Transport	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
10. Education & Childcare	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
11. Insurance	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
12. Other (Please Specify)	\$	<input type="checkbox"/> App1 <input type="checkbox"/> App2 <input type="checkbox"/> Joint
TOTAL	\$	

Commentary: Depending on the customer's circumstances you may need to make further enquiries. For example, communications and media costs are minimal as employer provides mobile phone. Please provide details where required.

ASSETS AND LIABILITIES OF APPLICANT/S

If you do not own all assets or share all liabilities jointly, please complete individual financial statements.

This is the financial statement for: Applicant 1 Applicant 2 Both

ASSETS

	Address	State	Postcode	Inv or 0/Occ)	Value	Share %
Property 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Property 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Property 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
	Make	Model	Year		Value	Share %
Vehicle 1	<input type="text"/>	<input type="text"/>	<input type="text"/>		\$ <input type="text"/>	<input type="text"/>
Vehicle 2	<input type="text"/>	<input type="text"/>	<input type="text"/>		\$ <input type="text"/>	<input type="text"/>
House Contents	<input type="text"/>				\$ <input type="text"/>	<input type="text"/>
Shares / Others / Detail	<input type="text"/>				\$ <input type="text"/>	<input type="text"/>
	Bank	Branch			Value	Share %
Savings 1	<input type="text"/>	<input type="text"/>			\$ <input type="text"/>	<input type="text"/>
Savings 2	<input type="text"/>	<input type="text"/>			\$ <input type="text"/>	<input type="text"/>
Other (gifts, termination payments)	<input type="text"/>	<input type="text"/>			\$ <input type="text"/>	<input type="text"/>
Provide Details	<input type="text"/>	<input type="text"/>			\$ <input type="text"/>	<input type="text"/>
Superannuation	<input type="text"/>				\$ <input type="text"/>	<input type="text"/>
Misc. (Trade Tools, Boat, etc.)	<input type="text"/>				\$ <input type="text"/>	<input type="text"/>
TOTAL ASSETS					\$ <input type="text"/>	

LIABILITIES

	Lender/Type	Secured by property # as per assets above	Limit	Int. rate	Total owing	Monthly Payment	Interest Only Yes	To be paid out Yes
Mortgage 1	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage 2	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage 3	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Loans	<input type="text"/>		\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		<input type="checkbox"/>
Leases	<input type="text"/>		\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		<input type="checkbox"/>
Overdrafts	<input type="text"/>		\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		<input type="checkbox"/>
Hire Purchases	<input type="text"/>		\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		<input type="checkbox"/>
Line of Credit	<input type="text"/>		\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		<input type="checkbox"/>
Credit Cards/ Retail Store Cards	<input type="text"/>		\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		<input type="checkbox"/>
Other (rent / board / child maintenance / HECS / ATO Debt/ Unsecured Loan	<input type="text"/>		\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		<input type="checkbox"/>
Are you a guarantor for any other loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No							
Guarantor Loan	<input type="text"/>		\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>		<input type="checkbox"/>
TOTAL LIABILITIES						\$ <input type="text"/>		

RELATED PARTIES INFORMATION

DETAILS OF SOLICITOR / CONVEYANCER / ACTING FOR SELF

Company

Address

Contact Email

Phone Fax

Where would you like your documents to be sent? Solicitor Conveyancer Myself (borrower)

POWER OF ATTORNEY

Will the loan contract be executed under Power of Attorney? Yes No

If yes, please provide the following details and attach a copy of the extended POA with your submission (required prior to formal approval)

Full Name DOB

Residential Address

ACCOUNTANT'S DETAILS (required for self employed applicants only)

Accounting Firm Contact Name

Contact Number Email Address

CONSTRUCTION DETAILS

Builder's Name

Phone Amount of Construction

COMPANY &/OR TRUST

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

Registered Company / Trust name

Trading name

Current Industry/
Nature of Business ACN # ABN #

Registered address State Postcode

Business address State Postcode

Email Company is registered by ASIC as Proprietary Company Public Company

Name of each Director (if registered as a proprietary company)

1.

2.

3.

Name of each Beneficial Owner (if registered as a proprietary company)

1. DOB

2. DOB

Type of Trust

Full name of Trustee/s

1.

2.

LOAN DETAILS

LOAN 1

Loan Product
Rate
Loan Amount \$
Loan Term LVR
Fees to be capitalised Yes No

Loan Type

Principal & Interest
 Interest Only Years

Rate Type

Variable
 Fixed Years

Repayment Frequency

Monthly
 Fortnightly (for P&I loans only)
 Weekly (for P&I loans only)

Feature

Offset sub-account
 Debit Card
 Secured Visa (currently not available)

LOAN 2

Loan Product
Rate
Loan Amount \$
Loan Term LVR
Fees to be capitalised Yes No

Loan Type

Principal & Interest
 Interest Only Years

Rate Type

Variable
 Fixed Years

Repayment Frequency

Monthly
 Fortnightly (for P&I loans only)
 Weekly (for P&I loans only)

Feature

Offset sub-account
 Debit Card
 Secured Visa (currently not available)

LOAN 3

Loan Product
Rate
Loan Amount \$
Loan Term LVR
Fees to be capitalised Yes No

Loan Type

Principal & Interest
 Interest Only Years

Rate Type

Variable
 Fixed Years

Repayment Frequency

Monthly
 Fortnightly (for P&I loans only)
 Weekly (for P&I loans only)

Feature

Offset sub-account
 Debit Card
 Secured Visa (currently not available)

SECURITY

PROPERTY DETAILS 1

Purchase Price/Estimated Value Owner/Occupied Investment

Property Address State Postcode

Linked to Loan # Ownership % Applicant 1 % Applicant 2

PROPERTY DETAILS 2

Purchase Price/Estimated Value Owner/Occupied Investment

Property Address State Postcode

Linked to Loan # Ownership % Applicant 1 % Applicant 2

PROPERTY DETAILS 3

Purchase Price/Estimated Value Owner/Occupied Investment

Property Address State Postcode

Linked to Loan # Ownership % Applicant 1 % Applicant 2

LOAN PURPOSE

	Is the Property a Principal Place of Residence?	Is the Property Residential Investment?	Loan Split 1 Portion Amount	Loan Split 2 Portion Amount	Loan Split 3 Portion Amount
To construct a house	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	\$	\$
To construct other dwelling	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	\$	\$
To purchase a newly erected house (< 12mths old)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	\$	\$
To purchase other newly erected dwelling (<12mths old)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	\$	\$
To purchase an established house (>12mths old)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	\$	\$
To refinance an existing home loan with another financial institution	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$	\$	\$
To purchase new motor cars or station wagons			\$	\$	\$
To purchase used motor cars or station wagons			\$	\$	\$
To purchase other motor vehicles			\$	\$	\$
To purchase motor cycles, scooters			\$	\$	\$
To purchase boats, caravans and trailers			\$	\$	\$
To purchase individual residential blocks of land			\$	\$	\$
To purchase household and personal goods			\$	\$	\$
To consolidate debt (excl. refinance or personal loans)			\$	\$	\$
To provide funds for travel and holidays			\$	\$	\$
To provide funds or other personal investment (incl. share and other investment assets)			\$	\$	\$
To provide funds for other purposes (incl. swimming pools and home improvements - other than alterations and additions, motor accessories and other purposes)			\$	\$	\$
To provide funds for structural and non-structural alterations and/or additions to dwellings (excl. swimming pools maintenance, repairs and other home improvements). Property address:			\$	\$	\$
<input type="text"/>					
To provide funds for any other purpose (incl. factoring - secured by trade debts or to purchase trade debts, repairs and other improvements to property not involving building works). Property address:			\$	\$	\$
<input type="text"/>					
TOTAL			\$	\$	\$

FUNDS POSITION (HOW TRANSACTION IS TO BE FUNDED)

TRANSACTION REQUIRED

Purchase price	\$
Refinance (incl. any fees or outgoing lender)	\$
Home improvements	\$
Legal fee	\$
Stamp duty	\$
Loan fees/other	\$
TOTAL	\$

FUNDING SOURCES

Sales proceeds	\$
Own fund (source)	\$
Gift	\$
Loan amount	\$
Borrowed from another source	\$
Other	\$
TOTAL	\$

PRIVACY ACT CONSENT

PRIVACY NOTICE AND CONSENT

for Australian First Mortgage (AFM), National Mortgage Company Pty Ltd (NMC) and/or eMoney ("the mortgage manager")

This privacy notice and consent relates to this application you make to a mortgage manager for a loan (your loan) or which you offered to guarantee the applicant's loan obligations. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

The mortgage manager will submit this application to a lender or the lender's loan servicer to consider. If the lender, its loan servicer or the mortgage manager approves this application, it may seek lender's mortgage insurance (LMI) cover from a lenders mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

Privacy Notice

This privacy notice tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

Organisations that collect information about you

- the mortgage manager through whom you made this application or that manages your loan. That mortgage manager is Australian First Mortgage (AFM) ACN 079 790 364, National Mortgage Company Pty Ltd (NMC) ABN 14 074 351 796, and/or eMoney: a division of Australian First Mortgage | ACN 079 790 364 | Australian Credit Licence 386 494.
- the lender to whom you make this application or that makes your loan available. The lenders applicable are set out in the below Schedule.
- the loan servicer (the loan servicer) that considers this application or administers your loan for the lender. The Loan Servicers applicable are set out in the below Schedule
- the LMI insurer that considers a lender's request for LMI cover relating to this application or that gives LMI cover to the lender for your loan. The LMI insurers are set out in the below Schedule.
- the title insurer (the title insurer), that considers a lender's request for title insurance cover relating to this application or that gives title insurance cover to the lender for your loan, and its related entity: the title insurers applicable are set out in the below Schedule.
- Each of those organisations is described below separately as "we" and "us". The LMI insurers and the title insurer are described together below as "insurers".

How information is collected from you

We will collect information about you from you directly whenever we can. Most information will be collected from this application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in this application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the lender for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We may collect information about you that is publicly available (for example from public registers or social media), or made available by third parties. We do this where:

- we distribute or arrange products on behalf of others, including our business partners;
- we can't get hold of you and need to update your contact details;
- we need information from third parties about an application you make through us;
- we need information for fraud prevention purposes;
- we are checking the security you are offering;
- we can learn insight about your financial needs, such as through property information;
- you have consented to third parties sharing it with us, such as organisations we sponsor or have loyalty programs with;
- at your request, we exchange information with your legal or financial advisers or other representatives.

We may use or disclose information about you in order to combine the information that we hold about you with information about you collected from or held by external sources.

When the law authorises or requires collection of information

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify

your identity under Australian Anti-Money Laundering law.

How your information may be used

A lender, the loan servicer or the mortgage manager may use information about you for purposes including:

- giving you information about loan products or related services including help, guidance and advice;
- considering whether you are eligible for a loan or any related service, including identifying or verifying you or your authority to act on behalf of a customer;
- Processing this application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- telling you about other products or services it or its related companies or its distributors make available and that may be of interest to you, unless you tell them not to;
- identifying opportunities to improve our service to you and improving our service to you;
- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding it; and
- any purpose to which you have consented.

Also, a lender, the loan servicer or the mortgage manager may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the lender or to address the lender's arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

You can let the lender, loan servicer or the mortgage manager know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable.

An LMI insurer may use information about you:

- to decide whether to insure a lender under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to a lender;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a lender if the LMI insurer pays out an insurance claim on your loan or the loan you guarantee;
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI insurer issues to the lender relating to your loan.

The title insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the lender;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place;
- to deal with claims and to enforce a loan or a guarantee in place of a lender if the title insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements; and
- for any other purpose under the contract between a lender and the title insurer.

Verification of Identity

You agree that the Business and the Credit Provider may use your personal information to identify you (including on-line verification of your identity) and for any other relating to complying with the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) (AML/CTF Act). In order to comply with its obligations under the AML/CTF Act, the Credit Providers may request further personal information from you, even if such personal information was previously obtained.

What happens if you don't provide information

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information

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is not disclosed to an insurer, it may not be able to process a lender's request for insurance. In that case, the lender may not be able to assess this application;

- or the lender, loan servicer or a mortgage manager to manage or administer the loan the lender makes to you;
- verify your identity or protect against fraud; or
- in the case of the lender, loan servicer or mortgage manager, to let you know about other products or services that might be suitable for your financial needs.

Sharing Your Information

Sharing with other organisations

We use and share information about you with other organisations described above for the purposes described above.

In the event that a lender declines your application for credit, we may also disclose your personal information and credit-related information (including any credit report about you and any other credit eligibility information we hold about you) to other lenders and credit reporting agencies [listed in the below schedule] for the purposes of arranging or providing credit to you. You authorise us to obtain a copy of your credit report from a credit reporting body in accordance with the rules set out in the Privacy Act 1988 regarding access seekers. You consent to us providing information contained in that report (including any credit-related information, arrears information, credit worthiness information and personal information) to any lender who may be able to provide credit to you

Sharing with related companies

We may share information about you with our related companies for the purposes described above.

Sharing with your representatives and referees

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers, mortgage aggregators with whom your broker is associated, or real estate agents); and
- your referees, such as your employer, to confirm details about you.

Sharing with third parties

We may disclose information about you to third parties, in relation to: considering the application; providing, managing or administering your loan; exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the lender relating to your loan or the loan you guarantee. Those third parties may include:

- real estate agents, valuers, property information companies to assist in property valuations, other insurers (other than those described above), re-insurers, claim assessors and investigators;
- brokers or referrers such as any introducer, financial adviser, accountant, lawyer that submitted applications on your behalf, referred you to the mortgage manager or acting in connection with any credit applied for or provided;
- other financial institutions, like banks;
- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- organisations that are involved in debt collecting including purchasers of debt;
- fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including the Australian Securities and Investments Commission and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including the Reserve Bank of Australia (sometimes this information is de-identified), re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- companies we arrange or distribute products for;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- our joint venture partners that conduct business with us;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent customer advocates);
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business; and
- where you've given your consent or at your request, including to your representatives or advisors.

Also, a lender or the loan servicer may disclose information about you, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop a lender's or the loan servicer's business system, procedures and technology infrastructure, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and organisations that produce cards, cheque books or statements for a lender in relation to your loan or the loan you guarantee;
- organisations that assist a lender or the loan servicer with product planning, analytics, research and development; and
- mailing houses and telemarketing agencies and media organisations that assist a lender or the loan servicer to communicate with you, including media or social networking sites.

Sharing outside of Australia

The Insurers and Credit Providers may disclose your personal and credit information overseas including in the United States of America, The European Union, Canada, India, Malaysia, Philippines, Asia Pacific, New Zealand and United Kingdom. More information on overseas disclosure may be found in the relevant entities' privacy policies.

We may, or an Insurer may, store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Accessing your Information

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the below schedule.

Correcting your Information

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the below schedule.

Complaints

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us. Please see our contact details in the below schedule.

Privacy Policy

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the below schedule. Also, you can read and obtain a copy of that policy at our website address set out in the below schedule.

Consent

By signing this form, you consent to:

1. us obtaining information about you from a credit reporting body on one or more occasions;
 - a. to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or
 - b. to assess whether to accept you as a guarantor of the loan;
2. us exchanging information about you with other credit providers to: assess this application; assess whether to accept you as a guarantor; assist you to avoid defaulting on your loan or your guarantee; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;
3. if you are a joint applicant under this application or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process this application and to administer your loan;
4. us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about:
 - a. this application and details of the obligations guaranteed or proposed to be guaranteed;
 - b. your credit worthiness, credit capacity or credit history; and
 - c. any other matter we decide is relevant to a potential guarantor or guarantor;
5. if a lender, the loan servicer or mortgage manager requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the loan servicer or the mortgage manager disclosing to that insurer information about you for any purpose in connection with that insurance;

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- us checking the details of the information you gave in this application. They may contact any person you named in this application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with this application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging information (including credit eligibility information) about you with any person acting on your behalf (like a broker, the mortgage aggregator with whom your broker is associated, or a referrer) relating to processing this application and establishing and managing your loan or your guarantee;
- If I am an individual, this information may include credit eligibility information (that is information the lender obtained from a credit reporting body or based on information obtained from a credit reporting body)
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a State or Territory government in relation to a First Home Owner Grant application you make.
- For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the below schedule;
- a lender or the loan servicer disclosing your credit eligibility information to other organisations participating in securitising the lender's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files; and us using the information in this application to better understand and/or manage your relationship with us.

We can give information obtained from credit reporting bodies about you to related companies

We can give information we obtain from credit reporting bodies about you to any of our related companies to enable the related company to process another credit application you make to it and to collect any payment that is overdue in relation to that credit facility.

Information about other people

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to this application or a loan you get from the lender to us, you will let that other person know that:

- we have collected their information to assess this application, to manage any loan you get from a lender and for any other purpose set out in the privacy notice above;
- we may exchange this information with other organisations set out in that privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can:
 - access or request a copy of that privacy policy or privacy notice; or
 - access the information we hold about them, by using the contact details for us in the below schedule; and
- you may not be able to get credit from the lender or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

More about the credit reporting body we use

Contact details

We may give information about you to one or more credit reporting bodies in relation to this application or your loan. Currently, the credit reporting bodies we deal with are, Equifax Australia Information Services and Solutions Pty Limited, Dun & Bradstreet (Australia) Pty Limited and Experian Australia Credit Services Pty Limited. Contact details are noted in the below schedule. These companies have credit reporting policies about how it handles information about you. You can obtain copies of that policy at the website set out in the below schedule.

If you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

If you don't want your information used by them for direct marketing/pre screening purposes

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

Schedule

Lenders & Loan Servicers

Perpetual Trustees Victoria Limited ACN 004 027 258
Perpetual Trustee Company Limited (and associated entities) ABN 000 001 007
Perpetual Corporate Trust ACN 000 341 533
Level 12, Angel Place, 123 Pitt Street, Sydney NSW 2000
Tel: 02 9229 9000 Web: www.perpetual.com.au
Its privacy policy is set out at <http://www.perpetual.com.au/privacy-policy.aspx>

AFSH Nominees Pty Ltd ACN 143 937 437
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: 03 8616 1600 Web: www.advantedge.com.au
Its privacy policy is set out at www.advantedge.com.au/privacy

Advantedge Financial Services Pty Ltd ACN 130 012 930
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: 03 8616 1600 Web: www.advantedge.com.au
Its privacy policy is set out at www.advantedge.com.au/privacy

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited
ABN 11 068 049 178
80 Grenfell Street, Adelaide, South Australia, 5000
Tel: 1300 652 220 Web: <https://www.adelaidebank.com.au/>
Its privacy policy is set out at www.advantedge.com.au/privacy
<https://www.adelaidebank.com.au/other-links/privacy-policy>

Pepper Australia Limited ABN 55 094 317 665
Pepper Homeloans Pty Limited ABN 86 092 110 079
Pepper Finance Corporation Limited ABN 51 094 317 647
PO Box 6186 NORTH SYDNEY NSW 2060
Tel: 1300 650 931 Web: <https://www.pepper.com.au>
Its privacy policy is set out at: <https://www.pepper.com.au/privacy-policy>,

Resimac Ltd ABN 67 002 997 935, Australian Credit Licence 247283
Level 9, 45 Clarence Street, Sydney NSW 2000
Tel: (02) 9248 0300 Web: <https://www.resimac.com.au/>
Its privacy policy is set out at: <https://www.resimac.com.au/en-au/privacy>
ING Bank (Australia) Ltd ABN 24 000 893 232 Australian Credit Licence 229823
Barclays Bank PLC, Australian Branch ACN 062 449 585

J.P Morgan Trust Australia Limited (and associated entities) ABN 49 050 294 052
RedZed Lending Solutions Pty Ltd (and its related bodies corporate) (together "RedZed")
ABN: 31 123 588 527
GPO Box 1693, Melbourne 3001
Tel: 1300 722 462

Mortgage Manager

National Mortgage Company ABN 14 074 351 796
W232 Oracle West, 19 Elizabeth Avenue, Broadbeach QLD 4218
Tel: 1300 722 217 Web: nationalmortgage.com.au
Its privacy policy is set out at <http://nationalmortgage.com.au/security-privacy/>

Australian First Mortgage ACN 079 790 364
W232 Oracle West, 19 Elizabeth Avenue, Broadbeach QLD 4218
Tel: 134 236 Web: afm.com.au
Its privacy policy is set out at <http://afm.com.au/home/about/security-privacy/>
eMoney: a division of Australian First Mortgage | ACN 079 790 364 | Australian Credit Licence 386 494

Insurers

QBE Lenders Mortgage Insurance Ltd ACN 000 511 071
Level 21, 50 Bridge St, Sydney NSW 2000
Tel: 1300 367 764 Web: www.qbelmi.com
Its privacy policy is set out at <http://www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo>.

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305
Level 26, 101 Miller St, North Sydney NSW 2060
Tel: 1300 655 422 Web: www.genworth.com.au
Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>

First American Title Insurance Company of Australia Pty Ltd ACN 075 279 908
Level 10, 309 George Street, Sydney NSW 2000
Tel: 1300 362 178 Web: www.firsttitle.com.au
Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

Credit Reporting Body

Equifax Australia Information Services and Solutions Pty Limited
PO Box 966 North Sydney NSW 2059.
Tel: 13 83 32
Web: www.mycreditfile.com.au
Its credit reporting policy is set out at <http://www.equifax.com.au/privacy>

Illion Pty Limited
PO Box 7405, St Kilda Road, Melbourne VIC 3004
Tel: 13 23 33 <http://www.illion.com.au>
illion.com.au/privacy-policy.html

Experian Australia Credit Services Pty Limited
Level 6, 549 St Kilda Road, Melbourne VIC 3004
Tel: (03) 8622 1600 Web: experian.com.au
Its privacy policy set out at www.experian.com.au/legal/privacy.html

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Do you consent to us using your personal and credit information for the purposes, and in the circumstances, set out in this policy? Yes No (if no, we may be unable to provide you with a loan).

In the event we are unable to approve your application for credit at this time, do you consent to us referring your loan application to one of our associated funders?

Yes No

You agree that we may use your personal information: to tell you about other products or services we or any of our related companies make available, for research; and for product development. We will not ever use any sensitive information or credit-related information for marketing purposes. At any time, you can tell us if you no longer wisher to receive marketing offers from us. We will process your request as soon as practicable.

If you do not wish to receive offers from us unrelated to your existing products and services, please tick here

I/We consent to the receipt of notices and other documents electronically and understand that upon giving this consent:

- You may no longer send paper copies of notices and other documents to me/us;
- I/We should regularly check our nominated email address for notices and other documents.
- You may send the notice and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website;
- I/We have facilities to print the notice and other documents sent to we/us electronically; and
- I/We may withdraw our consent to the giving of notices and other documents by electronic means at any time.

I/We consent to the use of our personal and credit information as set out in this privacy consent. I/We consent to receive notices and documents electronically.

Signature of Applicant 1

Print name

Date:

Signature of Guarantor 1

Print name

Date:

Signature of Applicant 2

Print name

Date:

Signature of Guarantor 2

Print name

Date:

If additional borrowers are required, please attach a copy of this consent listing the additional borrowers.

NOMINATION REGARDING NOTICES

Nomination of address for notices (regulated loans only - complete only on request of debtors/guarantors)

Each debtor/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint debtor or guarantor and do not require notices and documents to be forwarded to each debtor or guarantor individually, please complete the nomination section below. (Note: Guarantors cannot nominate a debtor). By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated). Any person who has signed this nomination can advise the credit provider at any time in writing that they wish to cancel their nomination. This means they will, from the dated of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential address. It is your responsibility to advise us of any change of address.

Debtors

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.

Guarantors

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.

DECLARATION AND SIGNATURES

The lender will make an assessment based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up-to-date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

1. I/we acknowledge and agree that I/we have read, understood and agree with each and every part of this application (including Preliminary Assessment, Privacy Act Consent, Nomination Regarding Notices (if completed) and Important Information).
2. I/We have been given an opportunity to check the information contained in this application and I/we confirm that it is complete and a true, correct reflection of my/our current situation.
3. I/We confirm that we are not aware of any foreseeable changes to my/our circumstances that may otherwise impact on my/our ability to meet mine/our contractual obligations.
4. I/We authorise the mortgage manager, the Lender and the Insurer to:
 - Verify the information contained in this application (where applicable);
 - Collect information in accordance with the Privacy Notice and Consent
5. No part of the deposit or purchase price has been obtained through borrowings not disclosed in this document.
6. I/We understand and agree that any valuation obtained is for use by the lender, and that I/we must make my/our own enquiries in relation to the value and suitability of the property.
7. I/We are comfortable with my/our ability to make repayment under the proposed loan without difficulty
8. I/We have sought and obtained such financial and other advice as I/we consider appropriate for this loan
9. I/We understand and agree that the parties may cancel or withdraw application, approval or offer for credit facilities if it believes such particulars are not true and correct.
10. I/we understand that once a valuation of the property(s) offered as security has been undertaken there will be no refund of any of the application fee.
11. I/we declare you have the right to confirm the details of the information provided in this application; and acknowledge that:
 - any valuation fee is not refundable once the valuation has been made, regardless of whether the loan is approved.
 - any valuations obtained by you are your property, for your own use and neither you nor the valuer/inspector are obliged to make a copy available to me/us.
 - neither the lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.
 - you do not purport to give me/us tax or financial advice and recommend that I/us consult an independent advisor.
12. I/we declare that the Originator Australian First Mortgage may negotiate a loan on my/our behalf with the lender.
13. I/we declare that we are or have previously been a PEP (politically exposed person). Agree Disagree

If you agree, please provide details:

Note: you must inform us as soon as practicable in the event you believe your PEP status has changed

Signature of Applicant 1

Print name

Date

Signature of Guarantor 1

Print name

Date

Signature of Applicant 2

Print name

Date

Signature of Guarantor 2

Print name

Date

If you have any queries regarding this Privacy Declaration and Authorisation, please contact us. To ensure we maintain a continuing commitment to customer service, all incoming and outgoing calls will be recorded for quality and training purposes.

STATEMENT OF CREDIT HISTORY

Applicant 1

Has legal action been instituted against you, or any company of which you were a shareholder or officer, for default under any credit contract in the last 5 years? Yes No

If yes, please provide details:

Have you ever been a shareholder or officer of any company of which a manager, receiver and/or liquidator has been appointed? Yes No

If yes, please provide details:

Are you now, or have you ever been bankrupt? Yes No

If yes, what was your bankruptcy discharge date?

If yes, please provide further details:

Applicant 2

Has legal action been instituted against you, or any company of which you were a shareholder or officer, for default under any credit contract in the last 5 years? Yes No

If yes, please provide details:

Have you ever been a shareholder or officer of any company of which a manager, receiver and/or liquidator has been appointed? Yes No

If yes, please provide details:

Are you now, or have you ever been bankrupt? Yes No

If yes, what was your bankruptcy discharge date?

If yes, please provide further details:

PURPOSE DECLARATION

Complete ONLY if the following statement is correct

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.

Applicant 1

Signature

Date declaration signed

Applicant 2

Signature

Date declaration signed

FACE TO FACE IDENTIFICATION CHECK

This Identification Check MUST include at least one document with photo identification. Original documents MUST be sighted by an Authorised Broker and a clear copy of the documents must accompany this form.

This form is for face to face verification only. For requirements on non face to face verification, please visit www.afm.com.au

MINIMUM DOCUMENT REQUIREMENTS

You must choose one of the below options. All documents from either Option 1, 2 or 3 must be provided as a minimum in order to meet identification requirements.

Option 1:

Current Australian Drivers Licence
Current or Expired Passport*

Option 2:

Birth Certificate or Citizen Certificate
Current Australian Drivers Licence
Medicare or Centrelink Card

Option 3:

Birth Certificate or Citizen Certificate
Current or Expired Passport*
Medicare or Centrelink Card

* Foreign passports that have expired will not be acceptable. Australian passports can be expired up to 2 years. Cancelled passports are unacceptable.

APPLICANT 1:

	Document 1	Document 2	Document 3	Document 4
Document type	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (if shown)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Place of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Document number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Full name - surname first (please print)

Former name - surname first (please print) ^

Applicant Signature

^To be completed where names on supporting documentation is inconsistent with ID documents. If applicable, please provide proof of name change.

APPLICANT 2:

	Document 1	Document 2	Document 3	Document 4
Document type	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of birth (if shown)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Place of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date of issue	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Document number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Expiry date	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Full Name - Surname first (please print)

Former Name - Surname first (please print) ^

Applicant Signature

^To be completed where names on supporting documentation is inconsistent with ID documents. If applicable, please provide proof of name change.

I am satisfied that the identity of the Applicant/s whose name, former name (if applicable), date of birth, residential address, and signature appears within this application has been verified in accordance with the criteria listed above. I also confirm that I have sighted the original documents in verifying the Applicants' identity and that true and complete copies of these are supplied with this application.

Authorised Broker Signature

Date