



Fact Find, Application and Privacy

Applicant Name: Date:

Loan Amount: Please tick program required: Classic Family

Application summary:

Program: Residential Commercial

Purpose: Owner Occupied Investment

Product: Full Doc Alt Doc SMSF Ex-Pat (residential only) Lease Doc (Commercial Only)

Additional Notes:

Broker Details

Broker/Loan Writer:

Broker Company/Franchise:

Group Aggregator/Originator:

Your BD/M: State:

Is the loan writer: a Credit Representative Credit Representative Number:

or a Broker Australian Credit License:

or an Employee

Contact Number: Contact Email:

Credit Guide Issued? Yes NO

Fact Find Completed? Yes NO

Credit Proposal Issued? Yes NO

Did you complete a preliminary assessment? Yes NO

Did you personally interview the applicant/s? Yes NO

Have you sighted all original supporting documents? Yes NO

Does the applicant/s require an interpreter? Yes NO If yes, what language

Applicants details:

Applicant 1: Borrower	Mortgagor	Guarantor	Applicant 2: Borrower	Mortgagor	Guarantor
Title: Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>			Title: Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="checkbox"/>		
Surname:			Surname:		
<input type="text"/>			<input type="text"/>		
Given names:			Given names:		
<input type="text"/>			<input type="text"/>		
Previous name:			Previous name:		
<input type="text"/>			<input type="text"/>		
Mother's Maiden name: <input type="text"/>			Mother's Maiden name: <input type="text"/>		
Date of birth: <input type="text"/> Male <input type="checkbox"/> Female <input type="checkbox"/>			Date of birth: <input type="text"/> Male <input type="checkbox"/> Female <input type="checkbox"/>		
Marital status: Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/>			Marital status: Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/>		
Full name of Spouse: If not applicant 2 <input type="text"/>			Full name of Spouse: If not applicant 1 <input type="text"/>		
Number of dependents: <input type="text"/> Ages: <input type="text"/>			Number of dependents: <input type="text"/> Ages: <input type="text"/>		
Current living status: Own home <input type="checkbox"/> Mortgage <input type="checkbox"/> Renting <input type="checkbox"/> Live with family <input type="checkbox"/> Boarding <input type="checkbox"/> Other <input type="checkbox"/>			Current living status: Own home <input type="checkbox"/> Mortgage <input type="checkbox"/> Renting <input type="checkbox"/> Live with family <input type="checkbox"/> Boarding <input type="checkbox"/> Other <input type="checkbox"/>		
Current address:			Current address:		
<input type="text"/>			<input type="text"/>		
Time at current address: <input type="text"/> years <input type="text"/> months			Time at current address: <input type="text"/> years <input type="text"/> months		
If under 3 years, please provide previous address:			If under 3 years, please provide previous address:		
<input type="text"/>			<input type="text"/>		
Postal address (if different from current residential address):			Postal address (if different from current residential address):		
<input type="text"/>			<input type="text"/>		
Email: <input type="text"/>			Email: <input type="text"/>		
Home phone number: <input type="text"/> Preferred <input type="checkbox"/>			Home phone number: <input type="text"/> Preferred <input type="checkbox"/>		
Work phone number: <input type="text"/> Preferred <input type="checkbox"/>			Work phone number: <input type="text"/> Preferred <input type="checkbox"/>		
Mobile number: <input type="text"/> Preferred <input type="checkbox"/>			Mobile number: <input type="text"/> Preferred <input type="checkbox"/>		
Australian Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If No, state Visa No.: <input type="text"/>			Australian Citizen: <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If No, state Visa No.: <input type="text"/>		
Resident of : (if not Australia) <input type="text"/>			Resident of : (if not Australia) <input type="text"/>		
Face to face identity check Yes No If no, please detail			Face to face identity check Yes No If no, please detail		
Driver's License Number State of Issue Expiry Date			Driver's License Number State of Issue Expiry Date		

Employment details:

Applicant 1:

Current Employment status:

PAYG Self employed Contractor Temporary
Full time Part time Casual Student
Probation Home duties Family business
Retired Not employed Govt. benefit recipient

Annual income:

Occupation:

Employer / Company name and address:

Employer contact name and phone number (HR / Payroll contact):

Employer email:

Time at current employment:

Years Months

Average hours/ week
(if casual/ part-time):

Hours

Previous employment

If employed or in business for less than 2 years, please provide:

Previous occupation and industry (if different from current):

Employer / Company name and address:

Time at previous employment:

Additional comments relating to employment or if probation is ticked:

IF THE APPLICANT IS AGED 45 YEARS OR OVER:

1. What is your planned retirement age?

2. Will you reach planned retirement age during the term of the loan (assuming a 30 yr loan term)

Yes No

If yes, how do you plan to pay off the loan once you retire?

Nearest relative details (not living with you):

Full Name:

Address:

Relationship to you:

Contact number:

Applicant 2:

Current Employment status:

PAYG Self employed Contractor Temporary
Full time Part time Casual Student
Probation Home duties Family business
Retired Not employed Govt. benefit recipient

Annual Income:

Occupation:

Employer / Company name and address:

Employer contact name and phone number (HR / Payroll contact):

Employer email:

Time at current employment:

Years Months

Average hours/ week
(if casual/ part-time):

Hours

Previous employment

If employed or in business for less than 2 years, please provide:

Previous occupation and industry (if different from current):

Employer / Company name and address:

Time at previous employment:

Additional comments relating to employment or if probation is ticked:

IF THE APPLICANT IS AGED 45 YEARS OR OVER:

1. What is your planned retirement age?

2. Will you reach planned retirement age during the term of the loan (assuming a 30 yr loan term)

Yes No

If yes, how do you plan to pay off the loan once you retire?

Nearest relative details (not living with you):

Full Name:

Address:

Relationship to you:

Contact number:

Corporate details (complete only if required):

Company / Trust 1:

Company / Trust Name: Borrower Guarantor

Trustee of Trust (if applicable):

Trading Name:

ABN / ACN:

Date Commenced:

<input type="text"/>	<input type="text"/>
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Nature of Business:

Registered Address:

Directors Names:

1.

2.

3.

Name of each beneficial owner:

1.

2.

3.

Company / Trust 2:

Company / Trust Name: Borrower Guarantor

Trustee of Trust (if applicable):

Trading Name:

ABN/ ACN:

Date Commenced:

<input type="text"/>	<input type="text"/>
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Nature of Business:

Registered Address:

Directors Names:

1.

2.

3.

Name of each beneficial owner:

1.

2.

3.

Your goals and requirements for seeking credit:

For example: purchase home, buy land, building, investment property, refinance, renovate, relocation, debt consolidation, study, holiday, car, boat, extra cash, etc.

What are your primary reasons for seeking credit / how will the funds will be used?

1. <input type="text"/>	<input type="text"/>
2. <input type="text"/>	<input type="text"/>

Additional notes:

If purchasing property, how long are you looking to retain the property?

<2 years

2-5 years

5-10 years

10 years plus

Please provide reasons below:

If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you:

Your preferred interest rate type: (select one)

- Variable rate - It is important to have an interest rate that fluctuates over the term of the loan.
- Fixed rate - It is important to have certainty about the interest rate and/or repayment for a fixed term.
- Fixed & Variable - It is important to have a combination of fixed and variable interest rates.
- No preferred interest rate type.

Your preferred repayment type: (select one)

- Principal & Interest - It is important to have repayments that include the principal amount borrowed & the interest payable, so that the loan is repaid in full by the end of the loan's term.
- Interest only - It is important to make interest only repayments for a specified term.
- Interest only in advance - It is important to have the ability to make an advanced or lump sum interest only repayment.
- No preferred repayment type.

Reasons for interest only:

- Investment purposes
- Cashflow for future investment (e.g. shares, investment property, super contributions)
- Intend to convert owner occupied property into investment property in the future
- Recommendation provided by financial planner/accountant
- Anticipated large expense items (e.g. education, renovations, furniture)
- Temporary reduction in income (e.g. parental leave, change in circumstances)

Know the risks of interest-only home loans

Interest-only home loans seem more affordable because initially the repayments are lower than the repayments on principal and interest loans, but they have some drawbacks:

- **Interest-only loans cost more** - The amount of money you owe does not reduce during the interest-only period, which means you'll pay a lot more interest over the life of the loan, compared to a principal and interest loan. For example, a \$500,000 loan over 25 years, with an interest rate of 5%, would cost you an extra \$40,062 in interest if it was interest-only for the first 5 years.
- **Repayments will increase at the end of the interest-only period** - When the interest-only period ends you'll need to start repaying the principal as well as the interest - and, with less time to pay it off, your repayments are likely to be a lot higher.
- **Not building equity** - If your property does not increase in value during the interest-only period, you risk having no equity in your home at the end of this period, despite making payments every month. This may put you at greater risk if there is a downturn in the market or your circumstances change and you have to sell.

Preferred loan features:

1. Additional payments
It is important that the loan is paid off quickly and that additional payments are allowed without penalty Yes No Not essential
2. Split account
It is important to have more than one loan sub account/s, or separate account for savings / investment funds, for tax, accounting or personal expense purposes Yes No Not essential
3. Redraw
It is important to have access to additional repayments that you have made on your loan over and above the required minimum repayments. Yes No Not essential
4. Top up
It is important to have access to additional funds for future use subject to sufficient equity Yes No Not essential
5. Product flexibility
It is important to have the ability to switch between a lender's home loan products Yes No Not essential
6. Portability
It is important to have the option to transfer the loan to an alternative property to save money & time Yes No Not essential

Other features sought:

Costs and risks of product features being sought:

Disclose any significant costs and/or risks associated with the benefits being sought eg costs of refinancing, break costs, fees for credit assistance services etc.

WARNING: If you choose a fixed rate loan you may be charged break costs if, before the expiry of the fixed interest period:

- (a) you make an additional payment ; or
- (b) you pay out that fixed rate loan or an amount becomes due and payable; or
- (c) if you change your loan type or fixed interest period that applies to your loan. For example, if you request to switch from a 5 year fixed rate loan to a 2 year fixed rate loan or to a variable rate loan.

Break costs could be substantial if interest rates fall during the fixed interest period. You should take break costs into consideration when deciding whether you want to fix your interest rate. The terms and conditions applying to your loan will set out when break costs may be payable. You should read the terms and conditions carefully and ensure that you understand them.

Financial position:

ASSETS (what you own)

ASSET TYPE	ASSET DESCRIPTION*	DATE OF PURCHASE	CURRENT VALUE	OWNERSHIP		
				App1	App2	Both
Principal Home			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property	Weekly rent: \$		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property	Weekly rent: \$		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home Contents			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Boats			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings Account			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash / Term Deposits / Managed Funds			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shares			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Please include make, model and year for any vehicle and address for any property

TOTAL \$ _____

LIABILITIES (what you owe)

LIABILITY - PROVIDER	LIMIT	BALANCE	INTEREST RATE	LOAN TYPE*	LOAN TERM REMAINING	MONTHLY REPAYMENT	TICK IF REFINANCING
Principal Home -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
Investment Property -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
Investment Property -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
Motor Vehicle Finance -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
Motor Vehicle Finance -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
Personal Loan -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
Credit Card -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
Credit Card -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
Other -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
Other -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
Other -	\$	\$	%	P&I IO		\$	<input type="checkbox"/>
TOTAL	\$	\$			TOTAL MONTHLY	\$	

* Principal & Interest / Interest Only

Living expenses:

If the applicants live together, only one form needs to be completed and should include total household expenses (combined living expenses for both applicants).

If the applicants live separately, a separate declaration is required for each applicant.

Monthly living expenses: Every field must be completed. If not applicable to the applicant(s) situation, please enter zero.

LIVING EXPENSES:	Monthly Amount	Comments (changes in foreseeable future)
Owner-occupied or rental property utilities & rates: (and other related costs)	\$	
Investment property utilities & rates: (and other related costs)	\$	
Groceries:	\$	
Transport: (eg. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls)	\$	
Telephone, Internet, Pay TV & media streaming subscriptions:	\$	
Recreation & Entertainment:	\$	
Insurance: (eg health, home & contents, motor vehicle, life, income protection).	\$	
Education:	\$	
Childcare:	\$	
Medical and Health:	\$	
Clothing and Personal Care:	\$	
Other (e.g. Gym membership):	\$	
TOTAL LIVING EXPENSES	\$	

Are there any special circumstances which may impact the applicant/s living expenses.

Yes No

If yes, please provide details:

Changes to current circumstances:

Do you anticipate any material change to your financial situation over the next five years (e.g. retirement from the workplace, additional dependant family members (children), pending court case, significant future plans, etc.)?

Yes No

If yes, what is the reason for the change, the expected impact and the plan to meet ongoing financial obligations?

Your financial security:

Have you had any difficulties in meeting your financial commitments in the past 2 years?

Yes No

If yes, please provide details:

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives?

Yes No

If yes, please provide details:

Please outline the reasons why you believe this loan is in your best interests.

Property security details:

If you are offering more than two properties as security for your loan, please complete an additional Property Security Details Form.

Security #1 details:

Owner Occupied Investment

Street address:

Purchase Price/Estimated Value:

\$

Name on title (mortgagor):

App 1 App 2 App 1 & 2

Gross rent (if applicable):

\$

Contact name for access:

Contact phone number:

Security #2 details:

Owner Occupied

Investment

Street address:

Purchase Price/Estimated Value:

\$

Name on title (mortgagor):

App 1 App 2 App 1 & 2

Gross rent (if applicable):

\$

Contact name for access:

Contact phone number:

Solicitor/Conveyancer details:

Company name:

Company address:

Contact name:

Contact number:

Email:

Funds position:

Purchase / Refinance Amount:

Deposit paid:

Government costs (estimate):

Sale proceeds:

Lenders Mortgage Insurance premium (estimate):

Savings:

Cash out:

Loan amount required:

Other: _____

Other: _____

Total funds required:

Total funds available:

Non-genuine savings:

My/Our deposit or equity contribution includes non-genuine savings, such as an Advance or Gift from family or friends and this is repayable.

Yes No

The Advance or Gift has been captured under the liabilities section of this application form.

Yes No

Accountants details:

Company name:

Company address:

Contact name:

Contact number:

Email:

Power of attorney:

Will the loan contract be executed under Power of Attorney?

Yes* No

*please provide the following details:

Full name:

DOB:

Residential address:

Loan details

Loan Product

Total Loan Amount \$

Loan Split 1

Purpose: Purchase Refinance Owner Occupied Investment

Loan amount including capped LMI

Indicative Interest Rate

%

Principal & Interest Repayments

Variable Rate

Interest Only Repayments _____ Years (5 Max)

Fixed Rate _____ Years (5 Max)

Loan Split 2

Purpose: Purchase Refinance Owner Occupied Investment

Loan amount including capped LMI

Indicative Interest Rate

%

Principal & Interest Repayments

Variable Rate

Interest Only Repayments _____ Years (5 Max)

Fixed Rate _____ Years (5 Max)

Loan Split 3

Purpose: Purchase Refinance Owner Occupied Investment

Loan amount including capped LMI

Indicative Interest Rate

%

Principal & Interest Repayments

Variable Rate

Interest Only Repayments _____ Years (5 Max)

Fixed Rate _____ Years (5 Max)

Loan Split 4

Purpose: Purchase Refinance Owner Occupied Investment

Loan amount including capped LMI

Indicative Interest Rate

%

Principal & Interest Repayments

Variable Rate

Interest Only Repayments _____ Years (5 Max)

Fixed Rate _____ Years (5 Max)

Document checklist

Please indicate which documents are being provided with the application:

IDENTIFY CLIENTS:

- CERTIFIED Drivers Licence / Proof of Age Card
- Australian Passport (CERTIFIED)
- Other (please list)

PAYG CLIENTS:

- Recent 3 payroll payslips
- Latest payment summary or tax assessment notice with associated tax returns. (Other combinations of income evidence may be acceptable)
- Letter of employment eg. letter from employer on company letter head detailing base gross & net income, length of service, status of employment
- Other (please list)

REFINANCING / SWITCHING AND DEBT CONSOLIDATION:

- Rates Notice for property being refinanced
- Rental income verification (either by way of rental statements, rent contract or statements showing rental credits to bank a/c.)
- Last 6 months loan statements for all existing loans
- Last 3 months statements for credit/store cards being refinanced
- Payout statement (if available) in relation to exit fees and amount of debt being refinanced

SELF-EMPLOYED:

- Last 2 years full company tax returns & financials
- Last 2 years personal tax returns
- Notice of Assessment

PURCHASE:

- Full Contract of sale/Contract note/ Transfer
- Bank statements to evidence savings and expenditure pattern
- Evidence of Deposit paid / Evidence of funds to complete the purchase

TRUST: (UNIT & DISCRETIONARY/ FAMILY TRUST ONLY)

- Full trust deed (fully executed by all parties)
- Last 2 years full tax returns for the trustee and trust (Required where trustee company is trading)

Joint nomination: (Please read carefully)

Under the National Credit Code, if there is more than one borrower and the borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them. If you sign this nomination form, a notice or other document given to the nominated borrower, while the nomination remains in force, will be taken to have been given to all borrowers who have signed this form. You are entitled to receive a copy of any notice or other document under the National Credit Code and 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 form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code.

BORROWER - I / We nominate

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

GUARANTOR - I / We nominate

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

Applicant 1 Signature

Name

Date

Applicant 2 Signature

Name

Date

Loan purpose checklist:

Extremely important notice to all applicant(s). Each applicant must complete this section.

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

- credit is provided under a contract;
- the applicant (debtor/mortgagor) is a natural person or strata corporation; and
- the credit is provided or intended to be provided wholly or predominantly:
 - for personal, domestic, or household use; or
 - to purchase, renovate or improve residential property for investment purposes; or
 - to refinance credit that has been provided wholly or predominantly 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:

1. Are any of the applicant(s) natural persons as described above?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is the only applicant(s) a corporation? If yes, do not complete Part B.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. 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)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

PART B

The purpose of this loan is:	Loan amount sought \$
1. To purchase a property for personal use.	\$
2. To purchase a property for investment purposes.	\$
3. To refinance a property for personal use.	\$
4. To refinance a property for investment purposes.	\$
5. To purchase vacant land for personal use.	\$
6. To purchase vacant land for investment purposes.	\$
7. To refinance vacant land for personal use.	\$
8. To refinance vacant land for investment purposes.	\$
9. To purchase vacant land and construct a property for personal use.	\$
10. To purchase vacant land and construct a property for investment purposes.	\$
11. To refinance vacant land and construct a property for personal use.	\$
12. To refinance vacant land and construct a property for investment purposes.	\$
13. To provide funds for a future personal use.	\$
14. To provide funds for a future business/investment purpose.	\$
TOTAL	\$

Business purpose declaration:

I/we declare that the credit to be provided to me/us by the credit provider in connection with this loan is to be applied wholly or predominantly for,

- business purposes, or
- investment purposes other than investment residential property.

Important Notice:

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.

If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the NCC, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the applicant(s).

Applicant 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Applicant 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>

Applicant's declaration and acknowledgement:

- | | | |
|---|------------------------------|-----------------------------|
| 1. Have you, or your co-applicant, ever been declared bankrupt or insolvent, has either Estate been assigned for the benefits of creditors? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Have you, or your co-applicant, ever been shareholders or officers of any company to which a manager, receiver and/or liquidator has been appointed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Is there any judgement entered in court against you, or your co-applicant or any company of which you or your co-applicant are or were a shareholder or officer? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Have you, or your co-applicant, or any company with which you are or were associated, ever had a property foreclosed upon or sold through a mortgagee sale proceeding? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Has any application in respect of this loan been submitted by you, or any other person, to any other lender? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Are you and your co-applicant first home buyers, and therefore have not owned a residential property jointly, severally or with any other person previously? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 7. Are you and your co-applicant currently meeting existing financial commitments without financial hardship? If No, provide details below: | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

- | | | |
|--|------------------------------|-----------------------------|
| 8. Have you or your co-applicant had any difficulties in meeting debt commitments in the past 2 years? If yes, please provide details below: | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|--|------------------------------|-----------------------------|

- | | | |
|--|------------------------------|-----------------------------|
| 9. I/We understand the terms of this finance application. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 10. All the information provided as part of my/our finance application is complete, correct and not misleading in any way. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 11. Can you or your co-applicant confirm that no part of the deposit or purchase price has been obtained through borrowings not disclosed in this document? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 12. I/We are at least 18 years old. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 13. 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. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 14. I/We are comfortable with my/our ability to make repayment under the proposed loan without difficulty. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

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 can 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; all fees and charges to obtain the valuation report about the security property; and all 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.

Applicant 1 Signature			Name			Date	
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Applicant 2 Signature			Name			Date	
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Guarantor 1 Signature			Name			Date	
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Guarantor 2 Signature			Name			Date	
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Customer Identification Checklist Individuals:

Completion of this page is mandatory by the Introducer. The Anti-Money Laundering & Counter-Terrorism Financing Act 2006 requires additional identification information from customers. The following declaration must also have accompanied copies of clear and legible identification.

To achieve acceptable identification, the customer may present a mix of documents which have not expired (unless otherwise indicated), comprising of One Primary Photographic document, or Two Primary Non Photographic documents; or One Primary non photographic document and One Secondary document. Copies of which are to be provided with the application form.

- Primary Photographic Documents - Australian passport, which has not been expired > 2 years; Drivers Licence, Proof of Age Card, International Passport;
- Primary Non Photographic Documents - Australian Birth Certificate; Citizenship certificate; or a Pension card issued by Centrelink
- Secondary Documents - Government Financial Benefits Notice; ATO Tax Assessment Notice; Council Rates/Public Utility Bill; Drivers Licence (Foreign).

You must include correctly 'certified' copies of the identification within the application form where the introducer does not sight original identification documents'.

I, confirm and declare that I have personally interviewed

Applicant 1 **Guarantor 1** **Director 1**

Full Name:

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Verification has been performed for the customer. Full name and Date of birth, or Residential Address

Location of documents verified (note address)

<input type="text"/>	<input type="text"/>
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Yes. A face to face was conducted by me. All documents noted above are a reasonable likeness to the individual. Nothing in my dealings with the customer have raised any suspicions concerning the transaction.

No. A face to face was not conducted by me* State reason & method for identification

<input type="text"/>

Applicant 2 **Guarantor 2** **Director 2**

Full Name:

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Verification has been performed for the customer. Full name and Date of birth, or Residential Address

Location of documents verified (note address)

<input type="text"/>	<input type="text"/>
----------------------	----------------------

Yes. A face to face was conducted by me. All documents noted above are a reasonable likeness to the individual. Nothing in my dealings with the customer have raised any suspicions concerning the transaction.

No. A face to face was not conducted by me* State reason & method for identification

<input type="text"/>

*Where a face to face interview was not conducted there must be sufficient or compelling reasons, which are to be captured above. The lender reserves the rights not to accept the reasons, where deemed unsatisfactory.

How to Provide Certified Documents

To complete the customer identification process under Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), certified copies of customer identification documents must be provided. In order for documents to meet the certification requirements, a copy must be clearly authorised as a true copy of the original by an appropriate person. Each certified copy document must be certified separately and must show clearly:

- the words "certified true copy of the original";
- the signature of the certifying officer; and
- the name, address, telephone number, provider/registration
- number (if applicable) & profession of the certifying officer, legibly printed below the signature

Persons who may certify documents for the Lender include:

- a person who is enrolled on the roll of the Supreme Court of a State/Territory, or the High Court of Australia, as a legal practitioner; a judge of a court;
- a magistrate;
- a chief executive officer of a Commonwealth court;
- a registrar or deputy registrar of a court;
- a Justice of the Peace;
- a notary public (for the purposes of the Statutory Declaration Regulations 1993);
- a police officer;
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1995)

Introducer's declaration and acknowledgement:

- 1. I confirm that the Income and Expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
- 2. No conflicts of interest exist between the applicant/s and myself (eg. the transaction is at arm's length and Yes No the applicant/s is not a friend, partner or family member). If a conflict exists please provide detail:

- 3. The applicant/s is not disadvantaged by any conflict of interest in relation to any incentive or commissions that I might receive for writing this loan.
- 4. I confirm that I have asked the applicant(s) whether the equity contribution includes non-genuine savings and have recorded the terms of repayment where applicable.
- 5. I have collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all document send to you are held by me/us. I/ We will retain these documents and will make them available to you if requested. I/we are aware that this application may be audited by you.
- 6. Do the applicant (s) have any other relevant requirements and objectives other than the loan purpose and Yes No type of loan product specified in this application? If yes, please provide details below:
(eg plan to downsize or move to a retirement village in five years; keep investment property for five years; sell the home & upgrade in five years):

- 7. In the loan application, the applicants' income and outgoings, and assets and liabilities are specified. Is there any other information that is relevant regarding the applicants' income and outgoings, assets and liabilities that are not specified in the relation to the applicant/s financial position in this loan application? Yes No
(eg expecting inheritance money; repay loan from super; employment insecure):

- 8. I have made a 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 applicants requirements and objectives and the applicant/s can comply with their financial obligations without substantial hardship.
- 9. I have provided all parties all documents required under the National Consumer Credit Protection Act 2009.
- 10. For interest only loans :
(a) the interest only period aligns with the applicants 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 applicants may pay more over the life of their loan than if there was no interest only term.
- 11. The applicant/s have requested the loan documents to be sent to: Borrower Introducer Solicitor/Conveyancer
- 12. That assessment is valid for 90 days from the date below.
- 13. The applicant(s) demonstrated sufficient literacy and financial understanding to comprehend the implications of obtaining a loan. Yes No

Introducer Signature Name Date

Privacy notice and consent:

The applicant(s) acknowledge(s) that they have made an application for credit or to provide a guarantee. The application for credit may be for consumer credit or commercial credit.

In this document, and where appropriate a reference to personal information includes 'sensitive information', 'credit information' and 'credit eligibility information' as defined in the Privacy Act 1988 (Cth) (the Act).

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

We may (from time to time) update, vary, amend or replace this privacy notice by giving you notice about the changes.

Organisations that collect personal information about you

This privacy notice and consent extends to cover the following organisations that may collect personal information about you relating to your application or your loan or a guarantee of the loan.

- the Credit Provider to whom you make the application or that makes your loan available and named in the Schedule (this privacy notice and consent as well as the Credit Provider's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Credit Provider);
- the Originator being those companies that supply credit services in relation to your application and named in the Schedule (this privacy notice and consent as well as the Originator's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Originator);
- any applicable mortgage insurer (the LMI Insurer) that considers the Credit Provider's request for lender's mortgage insurance for the loan and named in the Schedule (this privacy notice and consent as well as the LMI Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the LMI Insurer); and
- any applicable title insurer (the Title Insurer) that considers the Credit Provider's request for title insurance cover for your loan, and its related entities named in the Schedule (this privacy notice and consent as well as the Title Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Title Insurer).

Each of these organisations is described in this privacy notice and consent as "organisations", "we" and "us". The LMI Insurer and the Title Insurer are together described as "Insurers".

Each of the Credit Provider, Originator and the Insurers may update their respective privacy policies from time to time.

How we collect personal information from you

YourManagerPtyLtd - ABN14142152323 AustralianCreditLicence506104 and Columbus Capital Pty Limited ABN 51 119 531 252 trading as Origin Mortgage Management Services ('Origin'/'us'/'we') Australian Credit Licence337303 will collect personal information about you from you, in relation to your application for credit and as well as any guarantee. Most personal information that we can collect is collected from the credit application and any supporting documentation supplied in connection with your credit application. If your credit application is approved, then we can also collect personal information about you from the records we maintain about the products and services you receive from us. We can check and verify that personal information from sources referred to in the credit application and/or in this privacy notice and consent.

How we collect personal information from other sources

We can collect personal information about you from other sources in any manner permitted by the Act. We will only collect personal information from other sources where it is reasonably necessary for us to do so in relation to or in connection with your credit application, your loan and any guarantee in relation to your loan. Examples of such sources of personal information include:

- we obtain personal information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information either within or outside of Australia) from a Credit Reporting Body for any purpose described below;
- we obtain personal information about your credit application, loan or a guarantee of the loan, from any organisation described or referred to in the section titled "Organisations that collect personal information about you";
- if we are unable to contact you and we obtain publicly available personal information about you in order to update our records and your contact details;
- we check property details, your offer of any security, through public registers or our service providers including a Credit Reporting Body; or
- we exchange information with your legal, financial advisers or other representatives and advisors in relation to or in connection with your credit application, loan or a guarantee of the loan.

When the law authorises or requires collection of personal information

There are laws that affect organisations that require us to collect and disclose your personal information. For example, we may require information about you to verify your identity under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) "AML/ CTF Act".

How your personal information may be used

The Credit Provider and the Originator may collect and disclose your personal information for purposes including:

- supplying (including procuring the supply to) you with information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested or to provide a guarantee;
- processing the credit 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 make available and that may be of interest to you, unless you tell them not to (this relates to direct marketing);
- 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 any law, regulation or code binding on it; and
- any purpose to which you have consented.

You can tell the Credit Provider or the Originator (if any identified in the Schedule) at any time if you no longer wish to receive direct marketing information or offers from them. They will process your request as soon as reasonably practicable after receipt of the request.

Also, the Credit Provider or the Originator may use personal information about you to:

Privacy notice and consent (continued):

- enable an Insurer to assess the risk of providing insurance to the Credit Provider or to address the Credit Provider'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 securitizing loans the lender makes.

An LMI Insurer may use personal information about you:

- to decide whether to insure the Credit Provider under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to the Credit Provider;
- 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 Credit Provider 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 Act as well as laws regulating insurance contracts in Australia (including the 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 Credit Provider 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 Credit Provider;
- 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 including requirements under the Act as well as laws regulating insurance contracts in Australia (including the Insurance Contracts Act 1984) as amended from time to time; and
- for any other purpose under the contract of insurance between the Credit Provider and the Title Insurer.

How we share your personal information

Sharing information with credit providers

We can seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information including relating to your credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator, Credit Provider or any Insurer may seek an opinion from a credit provider or a Credit Reporting Body and such person is authorised to provide an opinion on you.

Sharing information with third parties

We may seek from and use or disclose information about you to third parties in relation to: considering your application for credit or a guarantee in connection with an application for credit; administering your loan; exercising rights relating to any guarantee; or, any insurance policy an insurer issues to the credit provider relating to your loan or the loan you guarantee. These third parties may include:

- your representatives, attorneys, lawyers, settlement agents, accountants, brokers and real estate agents that act on your behalf;
- your referees, including your employer or other individuals to confirm your identify and/or other details about you;
- mortgage brokers or referrers that submitted applications on your behalf or referred you to the Originator;
- valuers, surveyors, other insurers, re-insurers, claim assessors and investigators;
- other financial institutions including deposit taking institutions;
- organisations in debt collecting, purchasing or factoring debts;
- law enforcement agencies;
- lawyers, mortgage/loan settlement agents, consultants, financial advisers and any other party involved with your loan;
- government and/or regulatory bodies including the Australian Taxation Office, the Australian Securities & Investments Commission, the Reserve Bank of Australia, the Australian Prudential Regulatory Authority as required or authorised by any law. In many cases these organisations may share information with foreign authorities;
- Rating agencies, to the extent necessary to allow these agencies to rate particular structured / investment products;
- guarantors and prospective guarantors of the loan/the borrowers or prospective borrowers of the loan you guarantee;
- any organisation involved or connected with the securitisation of your loan, including loan servicers, Originator and master originators, trust managers, trustees and security trustees, insurers and re-insurers;
- organisations that provide the Credit Provider, any trust manager or loan servicer with the infrastructure in order to provide the credit services to you;
- organisations that provide the Credit Provider, any trust manager or loan servicer with product advice, planning, research and development;
- Mailing houses and tele-marketing agencies that assist the Credit Provider, any trust manager or loan servicer to communicate with you; and
- service providers including IT and data consultants, agents, contractors and advisers that assist us to conduct our business.

Sharing information with Credit Reporting Bodies

The Credit Provider, loan servicer or trust manager can give to a Credit Reporting Body personal or commercial information (including overdue payments) about you including to allow a credit reporting body to create or maintain a credit information file about you. A Credit Reporting Body may include information about you in reports that it gives other organisations (such as other credit providers) to help them assess your credit worthiness.

The Credit Provider, loan servicer or trust manager will only share any credit information about you with a Credit Reporting Body if that body has a business operation in Australia and is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

Some of the information held by a Credit Reporting Body may reflect adversely on your credit worthiness, for example, where you fail to make payments or if you commit a series credit infringement (like

Privacy notice and consent (continued):

obtaining credit by deception / fraud). If information of this nature is held on your credit file then this will likely affect your ability to obtain credit from other credit providers.

Currently we deal with the Credit Reporting Bodies disclosed in the Schedule. Each Credit Reporting Body also has a policy about how they handle information about you. You should be able to obtain a copy of their policy by contacting them directly.

If you believe that you have been or are likely to be a victim of fraud (including identity fraud) you can request a Credit Reporting Body not to use or disclose the information they hold about you for a prescribed (current 21 day) period of time.

Sharing information with related companies

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

Sharing information outside of Australia

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries through an internet connection it is not always practical to know in which country information about you may be held.

In any event, we may disclose personal information outside of Australia including, without limitation to the United States, Canada, the United Kingdom, the European Union and India. Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation described above that disclosed the information to the overseas organisation will not be responsible for that disclosure.

We will take reasonable steps to ensure that any overseas organisation that receives your personal information will comply with the Act.

If you do not provide personal information

If you do not provide your personal information to us, it may not be possible:

- to provide you with the product or service you have applied for. For example, if personal information is not disclosed to an insurer, it may not be able to process the Credit Provider's request for insurance. In that case, the Credit Provider will likely not be able to proceed with your application;
- for the Credit Provider or Originator to manage or administer the loan the lender makes to you;
- to verify your identity or protect against fraud; or
- in the case of the Credit Provider or Originator, to let you know about other products or services that might be suitable for your financial needs.

Information about other people

If you give us personal information about any other person in relation to the application for credit, the loan or any guarantee, you will advise the other person that:

- you have disclosed their personal information to us;
- we have collected their personal information to assess the application, to manage any loan you get from the Credit Provider and for any other purpose set out in this document;
- we may exchange this personal information with other organisations set out in this document;
- we handle their personal information in the same way as set out in this document and they can:
 - » access or request a copy of this privacy notice; or
 - » access the information we hold about them,
- by using the contact details for us in the Schedule; and

- you may not be able to get credit from the Credit Provider or we may not accept your application to act as a guarantor of a loan unless we obtain their personal information.

Accessing your Personal Information

You have the right to request access to any personal information that we hold about you. Any requests for access to your personal information should be made in writing to the Privacy Officer (specified below). You also have the right to request the correction of any personal information which relates to you that is inaccurate, incomplete or out-of-date.

If you require any further information about our management of personal information or have any queries or complaints, you should contact the relevant Privacy Officer for the relevant Organisation (specified in the Schedule).

Declaration and consent

- By signing this document you consent to:
- us obtaining information about you from a Credit Reporting Body: 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;
- us exchanging information about you with other credit providers to: assess the 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;
- if you are a joint applicant under the application for credit or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process the application and to administer your loan;
- 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) the 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;
- if a Credit Provider, the loan servicer or Originator requests an insurer for LMI insurance, title insurance or trade insurance for the loan for which you applied, the Credit Provider, the loan servicer or the Originator disclosing to that insurer information about you for any purpose in connection with that insurance;
- us checking the details of the information you gave in the application for credit. They may contact any person you named in the application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with the application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging personal information about you with any person acting on your behalf (like a broker or a referrer) relating to processing the application and establishing and managing your loan or your guarantee;
- 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

Privacy notice and consent (continued):

- 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 schedule;
- a lender or the loan servicer disclosing your personal 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 the application to better understand and/or manage your relationship with us.

By signing this document, you also declare that you are over the age of 18 years and that the information contained in the application is true and correct in every particular respect and it is upon this basis that you make the application for credit or guarantee. You also confirm your agreement to the matters set out in this privacy notice and consent.

Schedule:

Credit Reporting Body

Equifax Pty Ltd - Public Access, Equifax Australia Information Services and Solutions Pty Limited

Address: GPO Box 964, North Sydney NSW 2059

Telephone: 1300 921 621 Online: www.mycreditfile.com.au

Website: <https://www.equifax.com.au>

Equifax's credit reporting policy is set out at <http://www.equifax.com.au/privacy>

LMI Insurer

The LMIs that we may disclose your personal information and credit information to are:

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305, Address: Level 26, 101 Miller St, North Sydney NSW 2060, who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.com.au; Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>, and

- **QBE Lenders Mortgage Insurance Limited** ACN 000 511 071 who can be contacted, and a copy of their privacy policy obtained on 1300 367 764 or qbemi.com

Funders we may use include:

- **Perpetual Corporate Trust Limited** ACN 000 341 533 <http://www.perpetual.com.au/privacy-policy.aspx>
- **Permanent Custodians Ltd** (and associated entities) ACN 001 426 384 <http://www.bnymellon.com/australia/en/privacy.html> The privacy and credit reporting policies of the LMIs and funders contain information on how the LMIs collect, use and disclose your personal and credit information, how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy and how the LMIs will deal with your complaint.

The LMIs and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom and the Philippines.

More information on overseas disclosure may be found in the entities' privacy policies.

We may exchange your personal and credit information with the following credit reporting bodies:

- **Equifax.com**
- **Dun & Bradstreet (Australia) Pty Ltd** - dnb.com.au
- **Experian** - experian.com.au

Including any other LMI Insurer that we notify to you in relation to your application for credit or guarantee or loan.

Title Insurer

First American Title Insurance Company of Australia Pty Ltd ACN 075 279 908

Address: Level 10, 309 George St, Sydney 2000

Telephone: 1300 362 178 Website: www.firsttitle.com.au

Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

Including any other Title Insurer that we notify to you in relation to your application for credit or guarantee or loan

Credit Provider

Sintex Consolidated Pty Limited Australian Credit License 385129
Australian Financial Services License 385129
Address: Level 3, 458 Wattle Street, Ultimo NSW 2007
Telephone: (02) 9278 9700 Website: www.sintex.com.au
Its privacy policy is set out at <http://www.sintex.com.au/files/online-privacy>; Email: privacy@sintex.com.au
Note: Sintex Consolidated Pty Ltd is the trust manager and servicer

Permanent Custodians Limited Australian Credit License 235129
Australian Financial Services License 235129
Address: Level 2, 35 Clarence Street, Sydney NSW 2000
Telephone: (02) 9551 5000 Website: www.bnymellon.com.au
Its privacy policy is set out at <http://www.bnymellon.com/australia/en/privacy.html>
Email: compliance_australia_branch@bnymellon.com

In this Notice, the “Lender” means each and every one of the following organisations (whether acting individually or together):

Permanent Custodians Ltd (and associated entities)
ABN: 55 001 426 384
Address: Level 4, 35 Clarence Street, Sydney NSW 2000
Telephone: (02) 8295 8100

Perpetual Corporate Trust (and associated entities)
ABN: 42 000 001 007
Address: Level 12, 123 Pitt Street, Sydney NSW 2000
Telephone: 1300 730 862

In this Notice, the ‘lenders mortgage insurer’ means each and every one of the following organisations (acting individually or together):

QBE Lenders Mortgage Insurance Limited (QBELMI)
ABN: 70 000 511 071
Address: Level 8 & 9, 82 Pitt Street, Sydney NSW 2000
Telephone: (02) 9231 7777
Email: info@qbelmi.com

GENWORTH Financial Mortgage Insurance Pty Ltd (Genworth)
ABN: 60 106 971 305
Address: Level 26, 101 Miller Street, North Sydney NSW 2000
Telephone: 1300 366 228
Email: infoau@genworth.com

Applicant 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Applicant 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Guarantor 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Guarantor 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>

Fees Acknowledgement

To: Your Manager Pty Ltd

1. I/We confirm our willingness to proceed with my/our application for the loan facility
2. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, fees paid to obtain the valuation report about the security property, and the Lender's legal expenses to prepare loan and security documents, and accept that these fees will be payable even if I/we decide not to proceed with the loan facility or if the loan facility is not made for any other reason
3. I/we acknowledge that the following Lender fees may be associated with my/our loan application:

Fee Discription	Amount (GST Inclusive)
Application Fee	\$
Valuation Fee (per property)	\$
Legal Documentation Fee	\$
Lenders Mortgage Insurance	\$
Government Fees	\$
Disbursements (Postage, cheques, searches, agent fees)	\$
Annual Fee / Monthly Fee	\$

Applicant 1

Applicant 2

Name:	Name
Signature	Signature
Date	Date

Privacy notice and consent (continued):

I/We authorise payment of the above fees and any other charges as set out in the application to be charged to my/our credit card as follows :

Type of Card (please tick): Visa MasterCard

Name of Cardholder/s

CARD NUMBER	CVV	Expiry Date

Amount \$	Signature	Date:
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Visa Debit Cards

I/We hereby request Origin Mortgage Management Services to arrange for the issue of a debit card for use in connection with our account.

If there is more than one Borrower, we understand that any one of us, or anyone we give our PIN number or access code to, could use the system. We understand that each of us will be liable for any transactions made by any of the Borrowers or anyone to whom we give the information, whether we authorise the transaction or not. We agree that each Borrower can bind each other Borrower. For example, any one of the Borrowers can authorise a redraw or any other activity in respect of our loan. Each other Borrower will be bound even though they did not know about or did not agree to the transaction.

I/We understand the full conditions of use relating to our debit card will be set out in a Conditions of Use Booklet to be forwarded to us. A separate card will be issued to each borrower requesting one.

Consent to Give You Notices Electronically

You consent to us giving you notices and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent:

- a) we will no longer send paper copies of notices and other documents to you;
- b) you should regularly check your nominated email address below for notices and other documents;
- c) you may withdraw your consent to the giving of notices and other documents by email at any time; and
- d) you have facilities to enable you to print the notice or other document that we send to you by email if you desire.

Signatures of Borrower(s)/Guarantor(s) and Date

You consent to the use of your personal and credit information as set out above. By providing your email address, you consent to be given notices electronically. If you do not consent to be given electronic notices, do not provide an email.

Sign and Print your name

Name

Name

Signature

Signature

Date

Date

Email

Email