



## RESIDENTIAL & COMMERCIAL APPLICATION

Applicant Name:

Date:

Loan Amount:

### Application Summary

Program: Residential Commercial

Purpose: Owner Occupied Investment

Additional Notes:

### Broker Details

Broker/Loan Writer

Broker Company/Franchise

Group Aggregator/Originator

Your BDM

State:

Is the loan writer: a Credit Representative Credit Representative Number:  
or a Broker Australian Credit License  
or an Employee

Contact Number:

Contact Email:

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

Brokers Signature

Date

## Applicants Details

Applicant 1						Applicant 2					
Borrower		Mortgagor		Guarantor		Borrower		Mortgagor		Guarantor	
Title	Mr	Mrs	Ms	Miss	Other	Title	Mr	Mrs	Ms	Miss	Other
Surname:						Surname:					
Given Names:						Given Names:					
Previous Name						Previous Name					
Mother's Maiden Name:						Mother's Maiden Name:					
Date of Birth:				Male	Female	Date of Birth:				Male	Female
Marital Status		Single	Married	Defacto	Marital Status		Single	Married	Defacto		
		Seperated	Divorced				Seperated	Divorced			
Full Name of Spouse: <small>if not applicant 2</small>						Full Name of Spouse: <small>if not applicant 2</small>					
Number of dependents:				Ages:		Number of dependents:				Ages:	
<b>Current Living Status</b>		Own Home	Mortgage	Renting	<b>Current Living Status</b>		Own Home	Mortgage	Renting		
Living with family		Boarding	Other:		Living with family		Boarding	Other:			
Time at current address:				years	months	Time at current address:				years	months
If under 3 years, please provide previous address:						If under 3 years, please provide previous address:					
Postal address (if different from current residential address)						Postal address (if different from current residential address)					
Email:						Email:					
Home phone number:				Preferred		Home phone number:				Preferred	
Work phone number:				Preferred		Work phone number:				Preferred	
Mobile number:				Preferred		Mobile number:				Preferred	
Australian Citizen/Resident:		Yes	No	If no, state visa no:	Australian Citizen/Resident:		Yes	No	If no, state visa no:		
Resident of: <small>(If not Australia)</small>						Resident of: <small>(If not Australia)</small>					
Drivers License Number:						Drivers License Number:					
State of Issue:						State of Issue:					
Expiry Date:						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 address:                      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:

### 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 address:                      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 year loan term)                      Yes                      No

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

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 year loan term)                      Yes                      No

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

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:

Nature of Business:

Registered Address:

Directors Names:

- 1.
- 2.
- 3.

Name of each beneficial owner:

- 1.
- 2.
- 3.

Company/Trust 1

Company/Trust Name: Borrower Guarantor

Trustee of Trust (if applicable)

Trading Name:

ABN/ACN: Date Commenced:

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, buildingm, investment property, refinance, relocation, debt consolidation, study, holiday, car, boat, extra cash etc

Directors Names:

- |    |    |
|----|----|
| 1. | \$ |
| 2. | \$ |

Additional Notes:

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

- |          |           |            |               |
|----------|-----------|------------|---------------|
| <2 Years | 2-5 years | 5-10 years | 10 years plus |
|----------|-----------|------------|---------------|

Please provide resasons below:

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

**Financial Position:**

**Assets (what you own)**

Asset Type	Asset Description	Date of Purchase	Current Value	Ownership		
				App1	App2	Both
Principal Home			\$			
Investment Property	Weekly rent: \$		\$			
Investment Property	Weekly rent: \$		\$			
Home Contents			\$			
Motor Vehicle			\$			
Motor Vehicle			\$			
Boats			\$			
Savings Account			\$			
Cash/Term Deposits/ Managed Funds			\$			
Shares			\$			
Superannuation			\$			
Superannuation			\$			
Other			\$			

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

**TOTAL** \$ \_\_\_\_\_

**Liabilities (what you owe)**

Asset Type	Limit	Balance	Interest Rate	Loan Type *	Loan Term Remaining	Monthly Repayment	Tick if Refinancing
Principal Home: -	\$	\$	%	P&I IO		\$	
Investment Property -	\$	\$	%	P&I IO		\$	
Investment Property: -	\$	\$	%	P&I IO		\$	
Motor Vehicle: -	\$	\$	%	P&I IO		\$	
Motor Vehicle: -	\$	\$	%	P&I IO		\$	
Personal Loan: -	\$	\$	%	P&I IO		\$	
Credit Card: -	\$	\$	%	P&I IO		\$	
Credit Card: -	\$	\$	%	P&I IO		\$	
Other: -	\$	\$	%	P&I IO		\$	
Other: -	\$	\$	%	P&I IO		\$	
Other -	\$	\$	%	P&I IO		\$	

\*Principal & Interest/Interest Only **TOTAL** \$ \_\_\_\_\_ \$ \_\_\_\_\_

**TOTAL MONTHLY** \$ \_\_\_\_\_

## 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), 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: (e.g. public transport, motor vehicle running costs including fuel, servicing, parking and tolls)	\$	
Telephone, Internet, Pay TV & media streaming subscriptions:	\$	
Recreation & Entertainment:	\$	
Insurance: (e.g. health, home & contents, motor vehicle, life, income protec- tion)	\$	
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:

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

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

Name on title (mortgagor): \$

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

Name on title (mortgagor): \$

Contact name for access:      Contact phone number:

## Solicitor/Conveyancer Details

Company Name:

Company Address:

Company 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 required:

## Accountants Details

Company Name:

Company Address:

Contact Name:

Contact Number:

Email:

## 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 Interest Only Repayments Years (5 Max)

Variable Rate 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 Interest Only Repayments Years (5 Max)

Variable Rate 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 Interest Only Repayments Years (5 Max)

Variable Rate 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 Interest Only Repayments Years (5 Max)

Variable Rate 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 2 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 12 months loan statements for all existing  
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

Latest full company tax returns & financials  
Latest person  
Other (please list)

### 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)

### 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

## 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:

- a. credit is provided under a contract;
- b. the applicant (debtor/mortgagor) is a natural person or strata corporation; and
- c. 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?	Yes	No
2. Is the only applicant(s) a corporation? If yes, do not complete Part B.	Yes	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)?	Yes	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 purpose	\$
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

Name

Date

Applicant 2 Signature

Name

Date



## 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 the applicant/s is not a friend, partner or family member). If a conflict exists please provide detail:

Yes          No

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 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):

Yes          No

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? (eg expecting inheritance money; repay loan from super; employment insecure):

Yes          No

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) demonstrated sufficient literacy and financial understanding to comprehend the implications of obtaining a loan.

Yes          No

Applicant 1 Signature

Name

Date

## Authority to Disclose Information to your Mortgage Broker

By signing this document, you authorise Your Manager Pty Ltd to provide the Mortgage Broker (if applicable) who referred your loan to us details of your loan account number, product type, loan amount, interest rate and any arrears position on that loan, whether the loan is funded or whether the loan is discharged.

Yes      No      N/A

## Privacy Consent

By signing this document you consent to Your Manager Pty Ltd (ABN 14 142 152 323) Australian Credit Licence 506104, our agents and the entities detailed in the Schedule responsible for collecting, using, holding and disclosing personal information and credit-related information about you.

You can find out more about how we and other entities deal with your privacy by viewing the privacy policies at the internet addresses set out in the Schedule. We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange credit for you or provide other services.

How we handle your personal and credit-related information: we may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of processing your application for credit, arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws, managing our relationship with you and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information and details of any serious credit infringement. Credit eligibility information is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it. Collectively, we refer to this as credit-related information.

Personal information includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. The kind of personal information we may collect about you include your name, date of birth, address, account details, occupation, and another information we may need to identify you including publicly available information from public registers and social media. If you are applying for finance, we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies.

Access to personal information and Privacy Policies: You may gain access to the personal information and credit-related information that we hold about you or obtain a copy of our privacy policy or credit reporting policy by contacting us using the contact details in the Schedule. The privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a possible breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information used to assess your creditworthiness, the fact that credit reporting bodies (CRBs) may provide your personal information and credit-related information to credit providers to assist in assessing your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement - including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

Consumer and commercial credit-related information: We may exchange your commercial and consumer credit-related information with entities listed in the Schedule to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

Exchange information with credit providers: We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Disclose information to guarantors: We may disclose your personal information and credit-related information to any person who proposes

Exchange information: We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. The types of entities include:

- CRBs, including for a credit guarantee purpose;
- finance brokers, mortgage managers, and persons who assist us to provide our products or services to you;
- any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of credit made available to you - for example if a complaint is lodged about us;
- any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business;
- where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators;
- entities to whom we outsource some of our functions or that provide information and infrastructure systems;
- trade insurers, other insurers, valuers and debt collection agencies;
- auditors, insurers, re-insurers and health care providers;
- other guarantors or borrowers (if more than one) and borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
- any person where we are required by law to do so or where you have provided us consent;
- any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- associated businesses that may want to market products to you;
- to other financial institutions, for example to process a claim for mistaken payment; and
- any organisation providing online verification of your identity.

**Customer identification:** We may disclose your name, residential address and date of birth to an organisation, including a CRB to verify your identity. The organisation will give us a report of whether the information we have provided matches information held by the organisation. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching

**Overseas Disclosure:** We may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas including in USA, Canada, Malaysia, India, Ireland, the United Kingdom, China, Singapore, Japan, HongKong, Korea or the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure by us or an Insurer may be found by viewing the privacy policies at the internet addresses set out in the Schedule. Whilst we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to all overseas entity may not have the same protection as under the Australian Privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

**Storage and Security:** We may store your personal information and credit-related 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.

**Credit Reporting Bodies:** We may exchange your personal information and credit-related information with the CRBs listed in the Schedule. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

**SCHEDULE**

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

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

Mortgage Manager  
**Your Manager Pty Ltd**  
ABN 14 142 152 323 | ACL 506 104  
PO Box 3081,  
Blakehurst NSW 2221  
yourmanager.com.au

**Origin Mortgage Management Services Pty Ltd (ACN 601 349 071), on behalf of Columbus Capital Pty Limited ACN 119 531 252**  
Australian Credit License 337303  
www.originmms.com.au

**Perpetual Corporate Trust Limited**  
ACN 000 341 533  
www.perpetual.com.au/privacy-policy.aspx

Loan Manager

**AMAL Management Services Pty Ltd**  
ABN 46 609 790 749  
Level 9, 9 Castlereagh Street  
Sydney New South Wales 2000  
www.amal.com.au

Servicer

Back Up Servicer  
**AMAL Asset Management Pty Ltd**  
ABN 31 065 914 918  
Level 9, 9 Castlereagh Street  
Sydney New South Wales 2000  
www.amal.com.au

Credit Reporting Bodies (CRBs)  
**Equifax Pty Ltd**  
www.equifax.com.au

**First American Title Insurance Company of Australia Pty Limited**  
ABN 64 075 279 908  
Level 1, Tower B, 799 Pacific Highway  
Chatswood, New South Wales 2067  
www.firsttitle.com.au

**Genworth Financial Mortgage Insurance Pty Limited**  
ABN 106 974 305  
Level 26, 101 Miller Street  
North Sydney, New South Wales 2060

I consent to the use and disclosure of my personal information and credit-related information as set out above

**Member 1**

Full Name (please print)

Applicant 1 Signature

Date

**Member 2**

Full Name (please print)

Applicant 2 Signature

Date