

APPLICATION FORM SMSF LOAN

Please complete all fields of this application form. If a field is not applicable to you please mark as N/A.

Name of Applicant (Self Managed Super Fund)

1. Broker Details (if applicable)

Name	Business Name
Contact Number	Email
Credit Rep/Licence Number	ACL Number
Licence Holder Name	

2. Broker Declaration Section (if applicable)

ADDITIONAL DOCUMENTS

- Broker Declaration completed
- Completed Serviceability Calculator (attach current version)
- Identification Form Completed & Certified

DECLARATION

PLEASE INDICATE

1. Does the proposed loan meet the client's requirements and objectives?
2. I have made reasonable enquiries and based on the information provided to me by the applicant(s) he recommended product is NOT UNSUITABLE on the basis that it is consistent with the applicant(s) requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.
3. For interest only terms
 - a. The interest only period aligns with the applicant(s) requirements.
 - b. I have explained the following additional risks and costs of an interest only term to the applicant(s): interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant(s) may pay more over the life of their loan than if there was no interest only term
 - c. The applicant(s) is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may have received for writing this loan.
4. No conflict of interest exists between the applicant(s) and myself (e.g. the transaction is at arm's length and the applicant(s) is not a friend, partner or family member).

I declare the above information to be true and correct

Name of Broker

Signature

Date

3. Loan Purpose

LOAN PURPOSE

Loan Refinance

What are your requirements and objectives and the purpose of the loan?

4. Loan Information

Product Name

Purchase Price

Settlement Date

Deposit Paid

Loan Term

Loan Amount

LVR

Payment Type

Prinicpal & Interest

Interest Only

IO Term

Payment Type

Interest Type

Variable Rate

Fixed Rate

Repayment Frequency

Monthly

5. Funds to Complete

Costing

Funding

Purchase Price

Loan Amount

Refinance/Restructure

Cash Management Account

Legal Fees

Other Funds

Funder Costs

Deposit Paid

Stamp Duty

External Funds to Complete

Discharge of Existing Loans

Mortgage Duty on Loan

Other Costs

Total Costs

Total Funds

7. Security Details

Name to appear on title (Property Trustee)

Project Name

Unit/House No

Street Name

Suburb/Town	State			Postcode			
Property Size (m2)				Property Use	Residential	Commercial	Mixed Use
Type of Security	House	Apartment/Unit	Villa	Duplex	Townhouse/Terrace	Commercial	
Expected Rental Income				Annually	Monthly	Weekly	
Contact for Valuation	Applicant	Agent		Contact Name			
Contact Phone				Contact Email			
Additional Comments							

8. Solicitor Details (only required for purchases)

Name of Firm

Street No & Name

Suburb/Town

State

Postcode

Contact Name

Contact Phone

Contact Email

Do you agree to Your Manager Pty Ltd providing a copy of your loan approval letter and/or document to the settlement agent / solicitor?

Yes

No

9. Accountant Details

Name of Firm

Street No & Name

Suburb/Town

State

Postcode

Contact Name

Contact Phone

Contact Email

10. SMSF Trustee Details

Trustee Name

SMSF Fund Full Name

Fund ABN State Postcode

Full Address of Principal Place of Business

Street No & Name

Suburb/Town State Postcode

If Trustee is a company Fund ACN

Registered Address

Street No & Name

Suburb/Town State Postcode

Full Address of Registered Office (Must NOT be a PO Box)

Street No & Name

Suburb/Town State Postcode

Mailing Address

Street No & Name

Suburb/Town State Postcode

11. Property Trustee Details

Trustee Name

Trust Name

Date Fund Established

Full Address of Registered Office (Must NOT be a PO Box)

Street No & Name

Suburb/Town State Postcode

If Trustee is a company Fund ACN

Registered Address

Street No & Name

Suburb/Town State Postcode

Full Address of Registered Office (Must NOT be a PO Box)

Street No & Name

Suburb/Town State Postcode

11. Property Trustee Details (Continued)

Mailing Address

Street No & Name

Suburb/Town

State

Postcode

12. Fund Members

Member 1

Individual Trustee

Director of SMSF Trustee Company

First Name

Surname

Residential Address

Suburb/Town

State

Postcode

Date of Birth

Member 2

Individual Trustee

Director of SMSF Trustee Company

First Name

Surname

Residential Address

Suburb/Town

State

Postcode

Date of Birth

13. SMSF Assets

Investment Properties-Address	Postcode	Property Value	Outstanding Loan
		\$	\$
		\$	\$
		\$	\$
		\$	\$

15. Member Details

Member 1

Role Member Guarantor Director
 Existing Customer Yes No
 If yes, customer #
 Gender Male Female
 Title Mr Mrs Ms Miss
 Dr Other
 Date of Birth
 Surname
 First Name
 Middle Name
 Driver's Licence No
 State
 Martial Status Single Married Defacto
 Seperated Divorced
 Number of Dependants
 Specified Ages
 Australian Citizen/Resident Yes No
 Home Phone
 Mobile Phone
 Email
 Preferred Contact Method Phone Email

Member 2

Role Member Guarantor Director
 Existing Customer Yes No
 If yes, customer #
 Gender Male Female
 Title Mr Mrs Ms Miss
 Dr Other
 Date of Birth
 Surname
 First Name
 Middle Name
 Driver's Licence No
 State
 Martial Status Single Married Defacto
 Seperated Divorced
 Number of Dependants
 Specified Ages
 Australian Citizen/Resident Yes No
 Home Phone
 Mobile Phone
 Email
 Preferred Contact Method Phone Email

16. Members Addresses

Member 1

Current Residential Status

Own Home	Owner (with mortgage)	Renting
Boarding	Living with parents	
Other		

Current Address (Must NOT be a PO Box)

Unit/House No

Street Name

Suburb/Town

State Postcode

Time at current address

Years Months

Previous Address

If less than 2 years at current address (Must NOT be a PO Box)

Unit/House No

Street Name

Suburb/Town

State Postcode

Time at previous address

Years Months

Postal Address

Same as current address

Unit/House No

Street Name

Suburb/Town

State Postcode

Member 2

Current Residential Status

Own Home	Owner (with mortgage)	Renting
Boarding	Living with parents	
Other		

Current Address (Must NOT be a PO Box)

Unit/House No

Street Name

Suburb/Town

State Postcode

Time at current address

Years Months

Previous Address

If less than 2 years at current address (Must NOT be a PO Box)

Unit/House No

Street Name

Suburb/Town

State Postcode

Time at previous address

Years Months

Postal Address

Same as current address

Unit/House No

Street Name

Suburb/Town

State Postcode

17. Employment Details

Member 1

Current Employment - Employment Type

Wages/Salary Self Employed/Subcontractor Retired
Home Duties Government Benefits Unemployed
Other

Employment Status

Full Time Part Time
Contract Casual/Temp

Name of current employer (if self-employed - trading name)

Position/Title

Time at current employment

Years Months

Probation end date

Employer Address (Must NOT be a PO Box) Street No & Name

Suburb/Town

State Postcode

Country

Employer Phone

Details of second job (if held)

Name of employer

Position/Title

Time at current employment

Years Months

Employment Status

Part Time Contract Casual/Temp

Employer Phone

Member 2

Current Employment - Employment Type

Wages/Salary Self Employed/Subcontractor Retired
Home Duties Government Benefits Unemployed
Other

Employment Status

Full Time Part Time
Contract Casual/Temp

Name of current employer (if self-employed - trading name)

Position/Title

Time at current employment

Years Months

Probation end date

Employer Address (Must NOT be a PO Box) Street No & Name

Suburb/Town

State Postcode

Country

Employer Phone

Details of second job (if held)

Name of employer

Position/Title

Time at current employment

Years Months

Employment Status

Part Time Contract Casual/Temp

Employer Phone

18. Employment Details (Continued)

Member 1

Previous Employment - if less than 2 years at current employment

Wages/Salary	Self Employed/Subcontractor	Retired
Home Duties	Government Benefits	Unemployed
Other		

Employment Status

Full Time	Part Time
Contract	Casual/Temp

Name of current employer (if self-employed - trading name)

Position/Title

Time at previous employment

Years	Months
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Probation end date

Employer Address (Must NOT be a PO Box) Street No & Name

Suburb/Town

State	Postcode
-------	----------

Country

Employer Phone

Member 2

Previous Employment - if less than 2 years at current employment

Wages/Salary	Self Employed/Subcontractor	Retired
Home Duties	Government Benefits	Unemployed
Other		

Employment Status

Full Time	Part Time
Contract	Casual/Temp

Name of current employer (if self-employed - trading name)

Position/Title

Time at previous employment

Years	Months
-------	--------

Probation end date

Employer Address (Must NOT be a PO Box) Street No & Name

Suburb/Town

State	Postcode
-------	----------

Country

Employer Phone

19. Employment Income Details

Member 1

Employment Income	\$	net	Annually	Monthly	Weekly
Super contribution - Employer	\$	net	Annually	Monthly	Weekly
Super contribution - Sacrifice	\$	net	Annually	Monthly	Weekly

Member 2

Employment Income	\$	net	Annually	Monthly	Weekly
Super contribution - Employer	\$	net	Annually	Monthly	Weekly
Super contribution - Sacrifice	\$	net	Annually	Monthly	Weekly

20. Business Derived Income Details (self employed only)

Member 1

Business Type	Sole Trader	Partnership	Company	Trust
Ownership %	Add Backs			
Financial Year	Depreciation			
Turnover Gross Income	Interest			
Total Expenses	Other			
Net Profit Before Tax	Total Addbacks			

Please detail any loan commitments the company/business is currently liable for

20. Business Derived Income Details (self employed only) (Continued)

Member 2

Business Type	Sole Trader	Partnership	Company	Trust
Ownership %			Add Backs	
Financial Year			Depreciation	
Turnover Gross Income			Interest	
Total Expenses			Other	
Net Profit Before Tax			Total Addbacks	

Please detail any loan commitments the company/business is currently liable for

21. Financial Circumstances

Are there any other expenses not detailed above which may impact the capacity to repay this loan without hardship?

Changes to future financial circumstances

Are there any foreseeable circumstances which may affect your ability to make your loan repayments? Yes No

Are you currently experiencing financial stress from any existing financial commitments? Yes No

22.. Document Delivery

Electronic Delivery of Loan and Security Documentation (if available)
Nomination and electronic delivery (please check applicable boxes)

By signing and providing your email on this form, you consent to us giving you notices, all loan and security documentation and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent (1) we may no longer send paper copies of notices and other documents to you; (2) you should regularly check your nominated email address for notices and other documents; (3) you may withdraw your consent to the giving of notices and other documents by email at anytime; (4) you have facilities to enable you to print the notice or other document that we send to you by email if you desire; (5) we will: a) make all notices and other documents available for a period of time on a password protected section of our website for retrieval by you; or b) we will send you notices and other documents by email; (6) if the information is displayed on our website we will promptly send you an email notifying you that information is available for retrieval on our website and notify you of the nature of the information.

I direct for the loan and security documentation to be delivered by email to the address provided with this application to:

Myself, AND to my: Solicitor Broker (copy only)

23. 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

24. 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 kinds 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 creditworthiness, 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 to guarantee or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way.

24. Privacy Consent (continued)

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)

Signature

Date

Member 2

Full Name (please print)

Signature

Date

25. Application Declaration Authority & Acknowledgement

Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?	YES	NO
Have you or your spouse ever been shareholders or officers of any private company of which a manager, receiver or liquidator has been appointed?	YES	NO
Is there any unsatisfied judgment entered in any court against you, your spouse or any company of which you or your spouse are or were a director of?	YES	NO
Have you or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu there of through mortgage sale proceeding?	YES	NO
Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference?	YES	NO
Have you disclosed to the person to whom this form is given all information that you are aware of that would be relevant to the making of recommendation by a questionnaire and declare that the information provided is true and correct on the date shown?	YES	NO

1. I/We have carefully considered my/our financial position, and have sought financial advice as I/We consider appropriate for the loan.
2. I/We are aware of my/our financial objections under my/our proposed loan with Your Manager Pty Ltd
3. I/We are satisfied that I/We am able to meet the repayments on the proposed loan as well as all of my/our financial commitments without hardships.
4. I/We have reviewed this document and confirm its accuracy, and acknowledge the consents & declarations.
5. I/We acknowledge that Your Manager Pty Ltd is relying on this statement in considering whether or not to approve my/our loan application

To be signed by each Member

Member 1

Full Name (Please print)

Signature

Date

Email

Member 2

Full Name (Please print)

Signature

Date

Email

Additional Notes About This Application