



# APPLICATION FORM

Please submit to [lending@axislending.com.au](mailto:lending@axislending.com.au)

Applicant Name(s):

## LOAN WRITER DETAILS

BROKER: OR REFERRER:

Broker Company Name:

Referral Company Name:

Contact Number:

Broker Name:

Contact Number:

Referral Name:

Email Address:

Email Address:

ACL or Credit Rep No:

BDM:

Loan Writer Name:

## SUBMISSION NOTES



## LOAN PURPOSE / FUNDS POSITION

Purchase      Refinance      Construction      Owner Occupied      Investment      Pre-approval      Other

Customers borrowing requirements and objectives and resulting benefits (e.g. refinance to a lower interest rate to reduce loan repayments) :

Purchase Price/ Existing Home Value	<input type="text" value="\$"/>	Deposit Paid	<input type="text" value="\$"/>
Purchase Land	<input type="text" value="\$"/>	Sale Proceeds	<input type="text" value="\$"/>
Building Price (construction)	<input type="text" value="\$"/>	Savings	<input type="text" value="\$"/>
Refinance Amount	<input type="text" value="\$"/>	FHOG	<input type="text" value="\$"/>
Debt Consolidation	<input type="text" value="\$"/>	Gift	<input type="text" value="\$"/>
Mortgage Insurance Premium	<input type="text" value="\$"/>	Other	<input type="text" value="\$"/>
Estimated Cost	<input type="text" value="\$"/>	<b>TOTAL</b>	
Other	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
<b>TOTAL</b>	<input type="text" value="\$"/>	Proposed Loan Amount	<input style="background-color: #f0f0f0;" type="text" value="\$"/>

Specific features requested and any associated risks or costs (e.g. fixed rate, offset account)

**LOAN FEATURES:**

- Offset
- Redraw
- Repayment frequency
- Extra repayments

**LOAN FEATURES:**

- Bank branch/ Other
- Telephone banking
- Internet banking
- Salary credit

**FEE STRUCTURE:**

- Application / Setup fees
- Ongoing fees
- Redraw fee

**OTHER FEATURES:**

- Portability
- Repayment Holiday

Other:

## LOAN REQUIREMENTS AND OBJECTIVES

How does the product meet the customers requirements and objectives? (e.g. 3 year fixed rate provides repayment stability and access to offset for budgeting flexibility):

- |                   |                 |                   |            |
|-------------------|-----------------|-------------------|------------|
| Consolidate debts | Better rate     | Building          | Investing  |
| Restructure       | Need extra cash | Redraw Capability | Renovating |
| Other, specify:   |                 |                   |            |



## LOAN REQUIREMENTS AND OBJECTIVES (Continuation)

Are there any foreseeable changes to the customers financial situation over the ensuing 12 months and longer term 2-5 years (i.e. employment, income and expenditure commitments, etc.)?

YES                      NO

- What is the foreseeable change?
- When is this likely to occur and for how long?
- What is the plan to meet ongoing financial obligations?

Have the customers experienced any past difficulties repaying any of their debts or are they currently experiencing difficulty servicing their existing financial commitments?

Location of assets  
being purchased with the loan  
(Land assets only – if only asset being purchased is the security property, input the words "Security Property"):

Source of funds  
for repayment or investment  
(State whether from normal income/cash flow, bulk reductions from sale of assets, non-repayable gift etc.).

YES (Comment below)                      NO

## REFINANCE COSTS

Estimated Refinance Costs:

(Example: Bank Credit cards)

Liability:	<input style="width: 95%;" type="text"/>	Est. exit costs:	<input style="width: 95%;" type="text"/>
Liability:	<input style="width: 95%;" type="text"/>	Est. exit costs:	<input style="width: 95%;" type="text"/>
Liability:	<input style="width: 95%;" type="text"/>	Est. exit costs:	<input style="width: 95%;" type="text"/>

## RECOMMENDED PRODUCT PARTICULARS

	PRODUCT 1	PRODUCT 2	PRODUCT 3
Lender's Name:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Product:	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Loan amount:	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>
Term of loan:	<input style="width: 95%;" type="text" value="years"/>	<input style="width: 95%;" type="text" value="years"/>	<input style="width: 95%;" type="text" value="years"/>
Interest rate:	<input style="width: 95%;" type="text" value="%"/>	<input style="width: 95%;" type="text" value="%"/>	<input style="width: 95%;" type="text" value="%"/>
Monthly repayments:	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>	<input style="width: 95%;" type="text" value="\$"/>

Has any conflict of interest which may disadvantage the customer/s been identified in relation to the recommended product?

No conflict of interest is identified

A conflict of interest has been identified

But does not disadvantage the customer/s as set out below:

Details:



## RECOMMENDED PRODUCT PARTICULARS (Continuation)

Please tick the appropriate box:

The credit assistance provider has assessed that the above product is NOT UNSUITABLE for the customers on the following basis:

The credit product is consistent with the customers requirements and objective; and

The customers can comply with their credit obligations without substantial hardship.

The credit assistance provider has assessed that the above product is UNSUITABLE for the customers on the following basis:

The credit product is not consistent with the customers requirements and objectives; and/or

The customers would be unable to comply with their credit obligations or could do so only with the substantial hardship,

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

## REASONS FOR INTEREST ONLY (if applicable)

Please indicate, by ticking one or more of the following, the reason for selecting an interest only product and provide a brief explanation.

Temporary reduction in income

Large non-recurring expenses

Variable income

Maximise cash flow

Create funds for investment purposes

Principal reductions in an offset facility

Taxation, financial or accounting reasons

Plan to convert investment property

Other reason (requires specific comment)

## VERIFICATION OF CLIENTS FINANCIAL SITUATION

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



# LOAN WRITER DECLARATION

I confirm that:

1. The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
2. I collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all documents sent to the Bank are held by us. We will retain these documents and will make them available to the Bank if requested. We are aware this application will be audited by the bank.
3. I have made reasonable enquiries and based on the information provided to me by the applicant/s the recommended product is **NOT UNSUITABLE** on the basis that it is consistent with the applicant/s requirements and objectives and the applicant/s can comply with their financial obligations without substantial hardship.
4. For Interest Only term loans and Line of Credit:
  - a. The interest only period aligns with the applicant/s requirements.
  - b. I have explained the following additional risks and costs of an interest only term to the applicant/s; interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both the 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.
5. The applicant/s is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive for writing this loan.
6. No conflict of interest exists between the applicant/s and myself (state eg. the transaction is at arms length and the applicant/s is not a friend, partner or a family member). If a conflict exists, please provide details below:

7. I have asked the following questions of the applicant/s and their answers are: YES      NO

- Has any applicant ever been a shareholder or officer of any company of which a manager, receiver and/or liquidator has been appointed?
- Has any application in respect of this loan ever been submitted by any customer or any other person (including another loan writer) to any other lender?
- Is there any unsatisfied judgement entered in any court against any customer or any company of which any applicant/s is/was a shareholder or officer?
- Has the applicant/s disclosed all assets and liabilities at page 13 and 14?
- Do any applicant/s live in a remote area (more than 250km from the nearest urban centre with a population of more than 2,500)?

8. Nothing in my dealings with this applicant/s have raised any suspicions concerning the proposed transaction.

9. A face-to-face verification of the applicant/s was **NOT POSSIBLE** because: (state reason)

10. A face-to-face verification of the applicant/s was carried out by me.

11. I have sighted original documents and identified applicant/s. The applicant/s appeared to have similar facial characteristics to the persons in the photographs included in the original identity documents.

• Date identification document(s) verified:  /

• Place identification document(s) verified:

12. The interview was conducted in (which language)

The undersigned warrants that the applicant/s has demonstrated sufficient English fluency and financial literacy to understand the loan and it's implications: YES      NO (if NO, provide details):

Signature (Loan Writer)

Name in Print

Date

/ /



# DOCUMENT CHECKLIST

## Documents:

### Income Documents:

Payslips – 2 most recent, the latest not more than 14 days old (mandatory)

3 months bank statements showing direct salary credit from employer (mandatory)

Most recent PAYG summary

### Self Employed | Full Doc

Company Tax Returns and financial statements  
– ATO lodged for last 2 financial years

Individual Income Tax Returns and ATO Notice of Assessment (Directors of S/E company)

### Self Employed | Lo Doc

Trading Account Statements (last 6 months)

ATO lodged BAS (last 12 months)

Accountants declaration

Lo-Doc declaration

### Other Income | Existing Rental Income

Bank statements

Rental statements/receipts

Rental appraisal

Lease agreement

Tax Returns

Valuation report for property being purchased – if ordered prior to application

### Investment Income

2 years tax returns

### Other

Centrelink statements (if applicable)

Statement of Earnings (dividends, fund earnings)

Last 1 month statements on all loans not being refinanced

Most recent statement for credit cards not being refinanced

## Documents:

### Genuine Savings / Gift:

Last 3 months consecutive statements showing balance funds to complete

Non-refundable gift – stat declaration (signed and witnessed by authorised party)

Evidence of funds to complete (i.e. Equity from other security/proceeds from other loans etc.)

### Purchase Documents:

Contract of Sale

Copy of deposit receipt

Evidence of funds to complete

### Identifications:

Original certified copies of ID (colour)

### FHOG:

Are borrowers eligible for FHOG under State's criteria

Original and executed FHOG application

Completed and signed authority to use FHOG for payments toward construction

### Construction Loans

Land Purchase Contract of Sale

Fixed price building contract

Draft plan of sub-division

### Refinance Documents

Mortgage statements – 6 months (12 months for Lo Doc)

Personal loan statements – 6 months

Credit card statements – 3 months

Other debts statements – 3 months

Signed discharge authority

Copy of Rates Notice – all properties

### Other Requirements

Serviceability calculator

Copy of original trust deed – certified

Submission notes

\*For any additional applicants or guarantors include a copy of this page.

# APPLICANT/S DETAILS

## Applicant 1 / Guarantor 1

Applicant 1	Guarantor 1
Status:	Mr    Mrs    Ms    Other
Surname:	<input type="text"/>
Given Name:	<input type="text"/>
Middle Name:	<input type="text"/>
Other/Previous Name:	<input type="text"/>
Date of Birth:	<input type="text"/> / <input type="text"/> / <input type="text"/> Age: <input type="text"/>
Marital Status:	Single                      Married Defacto                      Divorced
Number of Dependents:	<input type="text"/> Ages: <input type="text"/>
Drivers Licence Number:	<input type="text"/>
Mother's Maiden Name:	<input type="text"/>
	Australian Citizen                      Resident                      Non-Resident
Home Phone:	( <input type="text"/> ) <input type="text"/>
Work Phone:	( <input type="text"/> ) <input type="text"/>
Mobile:	<input type="text"/>
Email:	<input type="text"/>
Current Living Arrangements:	Renting                      Own/Mortgage                      Own/Unencumbered Living with Relative                      Other: <input type="text"/>
Current Address:	<input type="text"/>
	<input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>
Time at Current Address:	<input type="text"/> Years <input type="text"/> Months
Previous Address: (if current less than 2 years)	<input type="text"/>
	<input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>
Time at Previous Address:	<input type="text"/> Years <input type="text"/> Months
Postal Address: (If different from above)	<input type="text"/>
	<input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>
Address After Settlement:	<input type="text"/>
	<input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>

## Applicant 2 / Guarantor 2

Applicant 2	Guarantor 2
Status:	Mr    Mrs    Ms    Other
Surname:	<input type="text"/>
Given Name:	<input type="text"/>
Middle Name:	<input type="text"/>
Other/Previous Name:	<input type="text"/>
Date of Birth:	<input type="text"/> / <input type="text"/> / <input type="text"/> Age: <input type="text"/>
Marital Status:	Single                      Married Defacto                      Divorced
Number of Dependents:	<input type="text"/> Ages: <input type="text"/>
Drivers Licence Number:	<input type="text"/>
Mother's Maiden Name:	<input type="text"/>
	Australian Citizen                      Resident                      Non-Resident
Home Phone:	( <input type="text"/> ) <input type="text"/>
Work Phone:	( <input type="text"/> ) <input type="text"/>
Mobile:	<input type="text"/>
Email:	<input type="text"/>
Current Living Arrangements:	Renting                      Own/Mortgage                      Own/Unencumbered Living with Relative                      Other: <input type="text"/>
Current Address:	<input type="text"/>
	<input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>
Time at Current Address:	<input type="text"/> Years <input type="text"/> Months
Previous Address: (if current less than 2 years)	<input type="text"/>
	<input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>
Time at Previous Address:	<input type="text"/> Years <input type="text"/> Months
Postal Address: (If different from above)	<input type="text"/>
	<input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>
Address After Settlement:	<input type="text"/>
	<input type="text"/> State: <input type="text"/> Postcode: <input type="text"/>



## APPLICANT/S DETAILS (Continuation)

### Applicant 1 / Guarantor 1

Nearest Relatives Name (not living with you)

Relationship to applicant / guarantor:

Address:

State:

Postcode:

Telephone Number:

( )

### Applicant 2 / Guarantor 2

Nearest Relatives Name (not living with you)

Relationship to applicant / guarantor:

Address:

State:

Postcode:

Telephone Number:

( )

\*For any additional applicants or guarantors include a copy of this page.

## EMPLOYMENT DETAILS

### Applicant 1 / Guarantor 1

Applicant 1

Guarantor 1

Employer Name :

Employer ABN:

Employer Address:

State:

Postcode:

Occupation Status:

Full Time

Part Time

Casual

Position/Title:

Time at Current Job:

Years

Months

Start Date:

Previous Employer (if less than 2 years) or Second Employer:

Occupation Status:

Full Time

Part Time

Casual

Position/Title:

Time at Job:

Years

Months

Start Date:

End Date:

If Self Employed, please provide the following details:

Nature of Business:

Company Name:

Company ABN:

### Applicant 2 / Guarantor 2

Applicant 2

Guarantor 2

Employer Name :

Employer ABN:

Employer Address:

State:

Postcode:

Occupation Status:

Full Time

Part Time

Casual

Position/Title:

Time at Current Job:

Years

Months

Start Date:

Previous Employer (if less than 2 years) or Second Employer:

Occupation Status:

Full Time

Part Time

Casual

Position/Title:

Time at Job:

Years

Months

Start Date:

End Date:

If Self Employed, please provide the following details:

Nature of Business:

Company Name:

Company ABN:





## EMPLOYMENT DETAILS (Continuation)

### Applicant 1 / Guarantor 1

Company Address:

State:  Postcode:

Time in Business:  Years  Months

Accountant's Name:  Phone Number:

### Applicant 2 / Guarantor 2

Company Address:

State:  Postcode:

Time in Business:  Years  Months

Accountant's Name:  Phone Number:

\*For any additional applicants or guarantors include a copy of this page.

## APPLICANT(S) INCOME DETAILS

### Income Details (Annual)

	Guarantor 1
Gross Salary:	\$ <input style="width: 100%;" type="text"/>
Regular Overtime:	\$ <input style="width: 100%;" type="text"/>
Family Allowance:	\$ <input style="width: 100%;" type="text"/>
Rental Income:	\$ <input style="width: 100%;" type="text"/>
Dividends:	\$ <input style="width: 100%;" type="text"/>
Other:	\$ <input style="width: 100%;" type="text"/>
Net Profit (if self-employed):	\$ <input style="width: 100%;" type="text"/>

### Income Details (Annual)

	Guarantor 2
Gross Salary:	\$ <input style="width: 100%;" type="text"/>
Regular Overtime:	\$ <input style="width: 100%;" type="text"/>
Family Allowance:	\$ <input style="width: 100%;" type="text"/>
Rental Income:	\$ <input style="width: 100%;" type="text"/>
Dividends:	\$ <input style="width: 100%;" type="text"/>
Other:	\$ <input style="width: 100%;" type="text"/>
Net Profit (if self-employed):	\$ <input style="width: 100%;" type="text"/>

## COMPANY / TRUST / SMSF DETAILS

(Use for both standalone company borrowers and where acting as a trustee)

### Company Details

	SMSF	Guarantor	Trustee	Settlor of the Trust
Company Name:	<input style="width: 100%;" type="text"/>			
Trading Name:	<input style="width: 100%;" type="text"/>			
Company ABN:	<input style="width: 100%;" type="text"/>			Propriety/Private <input style="width: 50px;" type="checkbox"/> Public <input style="width: 50px;" type="checkbox"/>
Nature of Business:	<input style="width: 100%;" type="text"/>			
Name of Directors:	1. <input style="width: 100%;" type="text"/>			
	2. <input style="width: 100%;" type="text"/>			
Address of Principal Place of Business (PO Box not acceptable):	<input style="width: 100%;" type="text"/>			
	<input style="width: 100%;" type="text"/>	State: <input style="width: 50px;" type="text"/>	Postcode: <input style="width: 50px;" type="text"/>	
Time in Business:	<input style="width: 50px;" type="text"/> Years	<input style="width: 50px;" type="text"/> Months		
Address of Principal Place of Business (PO Box not acceptable):	<input style="width: 100%;" type="text"/>			
	<input style="width: 100%;" type="text"/>	State: <input style="width: 50px;" type="text"/>	Postcode: <input style="width: 50px;" type="text"/>	
Name of Each Shareholder and Shareholding Percentage (%):	1. <input style="width: 100%;" type="text"/> %			
	2. <input style="width: 100%;" type="text"/> %			
Residential Address of Each Beneficial Shareholder (PO Box not acceptable):	<input style="width: 100%;" type="text"/>			
	<input style="width: 100%;" type="text"/>	State: <input style="width: 50px;" type="text"/>	Postcode: <input style="width: 50px;" type="text"/>	
	<input style="width: 100%;" type="text"/>	State: <input style="width: 50px;" type="text"/>	Postcode: <input style="width: 50px;" type="text"/>	



## COMPANY / TRUST / SMSF DETAILS (Continuation)

### Trust Details

Applicant	SMSF	Guarantor	Trustee	Settlor of the Trust		
Full Name of Trust: <input style="width: 100%;" type="text"/>						
Business/Trading Name of the Trustee: <input style="width: 100%;" type="text"/>						
Type of Trust: <input style="width: 100%;" type="text"/>						
Country in which Trust was established:		Australia	Other (please specify):	<input style="width: 200px;" type="text"/>		
Full Name and Date of Birth of Trustee(s) (if an individual):		1. <input style="width: 300px;" type="text"/>	D.O.B:	<input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>		
		2. <input style="width: 300px;" type="text"/>	D.O.B:	<input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/> / <input style="width: 40px;" type="text"/>		
Residential Address of Trustee(s) (PO Box not acceptable):		1. <input style="width: 300px;" type="text"/>	State:	<input style="width: 50px;" type="text"/>	Postcode:	<input style="width: 80px;" type="text"/>
		2. <input style="width: 300px;" type="text"/>	State:	<input style="width: 50px;" type="text"/>	Postcode:	<input style="width: 80px;" type="text"/>
Full Name of Beneficiaries in respect of Trust:		1. <input style="width: 100%;" type="text"/>				
		2. <input style="width: 100%;" type="text"/>				
Company Registered Name: <input style="width: 100%;" type="text"/>						
Company ABN: <input style="width: 300px;" type="text"/>		Proprietary/Private		Public		
Registered Office Address (PO Box not acceptable): <input style="width: 300px;" type="text"/>		State:	<input style="width: 50px;" type="text"/>	Postcode:	<input style="width: 80px;" type="text"/>	
Name of Each Beneficial Owner:		1. <input style="width: 100%;" type="text"/>				
		2. <input style="width: 100%;" type="text"/>				

## PRODUCT DETAILS

Total Loan: \$  Proposed Settlement Date:  /  /  FHOG required at settlement? YES NO

#### • Loan 1

Loan Amount:

Full Doc      Lo Doc

Loan Type:

Term Loan      Construction

Variable      Fixed:  Years

Total Loan Term:

Repayment Type:

P&I      IO; IO Term:  Years

#### • Loan 2

Loan Amount:

Full Doc      Lo Doc

Loan Type:

Term Loan      Construction

Variable      Fixed:  Years

Total Loan Term:

Repayment Type:

P&I      IO; IO Term:  Years

#### • Loan 3

Loan Amount:

Full Doc      Lo Doc

Loan Type:

Term Loan      Construction

Variable      Fixed:  Years

Total Loan Term:

Repayment Type:

P&I      IO; IO Term:  Years



## PRODUCT DETAILS (Continuation)

### • Loan 1

Loan Purpose:

Purchase                      Refinance  
 Owner Occ.                  Investment  
 Other: \_\_\_\_\_

Loan Features:

100% Offset                  Access Card

Lender's Mortgage Insurance (LMI):

LMI Applies?                  YES                  NO

If "YES", LMI to be capitalised?  
 YES                  NO

### • Loan 2

Loan Purpose:

Purchase                      Refinance  
 Owner Occ.                  Investment  
 Other: \_\_\_\_\_

Loan Features:

100% Offset                  Access Card

Lender's Mortgage Insurance (LMI):

LMI Applies?                  YES                  NO

If "YES", LMI to be capitalised?  
 YES                  NO

### • Loan 3

Loan Purpose:

Purchase                      Refinance  
 Owner Occ.                  Investment  
 Other: \_\_\_\_\_

Loan Features:

100% Offset                  Access Card

Lender's Mortgage Insurance (LMI):

LMI Applies?                  YES                  NO

If "YES", LMI to be capitalised?  
 YES                  NO

## DETAILS OF PROPERTY OFFERED AS SECURITY

### • Property 1

Loan 1                      Loan 2                      Loan 3

Purchase Price:                  \$                   OR; Estimated Value:                  \$

Estimated Value on Completion:                  \$                   (For construction only) Lot                   Vol.                   Fol.

Security Address:                                    State:                   Postcode:

Name(s) in which Title is/will be held:

Contact to Obtain Access:                   Contact Number:

Property Status:                  Vacant Land                  Construction                  New Property                  Established Property

Dwelling Type:                  House                  Apartment                  Unit/Townhouse  
                                  House & Land                  Off the Plan                  Standard Building                  Other: \_\_\_\_\_

### • Property 2

Loan 1                      Loan 2                      Loan 3

Purchase Price:                  \$                   OR; Estimated Value:                  \$

Estimated Value on Completion:                  \$                   (For construction only) Lot                   Vol.                   Fol.

Security Address:                                    State:                   Postcode:

Name(s) in which Title is/will be held:

Contact to Obtain Access:                   Contact Number:

Property Status:                  Vacant Land                  Construction                  New Property                  Established Property

Dwelling Type:                  House                  Apartment                  Unit/Townhouse  
                                  House & Land                  Off the Plan                  Standard Building                  Other: \_\_\_\_\_



## DETAILS OF PROPERTY OFFERED AS SECURITY (Continuation)

### Property 3

Loan 1	Loan 2	Loan 3			
Purchase Price:	<input type="text" value="\$"/>	OR; Estimated Value:	<input type="text" value="\$"/>		
Estimated Value on Completion:	<input type="text" value="\$"/>	(For construction only)	Lot <input type="text"/>	Vol. <input type="text"/>	Fol. <input type="text"/>
Security Address:	<input type="text"/>			State: <input type="text"/>	Postcode: <input type="text"/>
Name(s) in which Title is/will be held:	<input type="text"/>				
Contact to Obtain Access:	<input type="text"/>		Contact Number:	<input type="text"/>	
Property Status:	<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Construction	<input type="checkbox"/> New Property	<input type="checkbox"/> Established Property	
Dwelling Type:	<input type="checkbox"/> House	<input type="checkbox"/> Apartment	<input type="checkbox"/> Unit/Townhouse		
	<input type="checkbox"/> House & Land	<input type="checkbox"/> Off the Plan	<input type="checkbox"/> Standard Building	<input type="text"/> Other: _____	

## AGENT/SOLICITOR INFORMATION

Sales Agent:	Contact Person:	Phone:
<input type="text"/>	<input type="text"/>	<input type="text"/>

If you wish to authorise the bank to disclose limited information about the progress and result of this application to agent names above. Please tick here:

Conveyancer/Solicitor Name:	Phone:
<input type="text"/>	<input type="text"/>

Conveyancer/Solicitor Address:	Email:
<input type="text"/>	<input type="text"/>

Builder:	Contact Person:	Phone:
<input type="text"/>	<input type="text"/>	<input type="text"/>

Settlement Date:	Finance Due Date:	Notes:
<input type="text"/>	<input type="text"/>	<input type="text"/>

### Nomination for Electronic Delivery of Loan and Security Documentation (where permitted by Funder).

I request for the loan and security documents to be delivered by email to the address provided in this application to:

Myself       My Solicitor       My Broker (copy only)

Alternatively, the documents are to be posted to:

My current address       My Solicitor/Conveyancer

## CREDIT CARD DETAILS (Fees Payment)

By signing this document, I/we authorise Axis Lending to charge my/our credit card as provided below for any payable application and/or valuation fees. I/we also agree to cover/pay for the applicable surcharge fee of up to 1.85%. Payment may be made by Visa or MasterCard.

Credit Card Type:	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard	Amount:	<input type="text"/>
Credit Card Number:	<input type="text"/>	Card Holder Name:	<input type="text"/>
	<input type="text"/>	Card Issued By:	<input type="text"/>
Credit Card Expiry:	<input type="text"/> / <input type="text"/> CVV <input type="text"/>	Card Holder's Signature:	<input type="text"/>



# FINANCIAL STATEMENT

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

## ASSETS (WHAT YOU OWN)

This is the Financial statement for:

Applicant 1

Applicant 2

Both

**• Real Estate**

Property Details

	INV (I)/ O/Occ (O)	Market Value	Share
<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"/> %
<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"/> %

**• Accounts – Savings / Term Deposit**

Name of Financial Institution

	Amount	Share
<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"/> %

**• Superannuation**

Fund

	Amount	Share
<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"/> %

**• Other (e.g. Vehicle/Home Contents/Shares)**

Description

	Amount	Share
<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"/> %

**TOTAL ASSETS**

\$



# FINANCIAL STATEMENT

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

## LIABILITIES (WHAT YOU OWE)

This is the Financial statement for:

Applicant 1

Applicant 2

Both

**• Existing Mortgages**

Lender Name	Int Only (IO)	Rate	Monthly Repayment	Amount Owing	To Be Refinanced
<input type="text"/>		%	\$	\$	
<input type="text"/>		%	\$	\$	
<input type="text"/>		%	\$	\$	
<input type="text"/>		%	\$	\$	
<input type="text"/>		%	\$	\$	
<input type="text"/>		%	\$	\$	

**• Personal Loans / Unsecured Loans / Bank Facilities / Overdrafts / Hire Purchase / Leases / Term Loans / Line of Credit**

Lender Name	Rate	Monthly Repayment	Amount Owing	To Be Refinanced
<input type="text"/>	%	\$	\$	
<input type="text"/>	%	\$	\$	
<input type="text"/>	%	\$	\$	
<input type="text"/>	%	\$	\$	

**• Credit Cards / Store Cards**

Institution	Limit	Monthly Repayment	Amount Owing	To Be Refinanced
<input type="text"/>	\$	\$	\$	
<input type="text"/>	\$	\$	\$	
<input type="text"/>	\$	\$	\$	
<input type="text"/>	\$	\$	\$	

**• Other - HECS / Rent / Board / Child Support / Outstanding Taxation**

Details	Monthly Repayment	Amount Owing	To Be Refinanced
<input type="text"/>	\$	\$	
<input type="text"/>	\$	\$	
<input type="text"/>	\$	\$	
<input type="text"/>	\$	\$	

**TOTAL LIABILITIES**

\$



# SUPPLEMENTARY LIVING EXPENSE DECLARATION

This declaration is to be completed and signed by all intended applicants of this loan.

I/We confirm that the below details are a true and accurate breakdown of our combined Basic and Additional Living Expenses:

## MONTHLY LIVING EXPENSES

Every field requires completion, if not applicable answer N/A

Owner Occupied - Strata, Body Corp, Land Tax	\$
Owner Occupied / Primary residence costs - rates, utilities, maintenance, pest control, pool	\$
General Insurance - Home & Contents on primary owner occ residence including motor	\$
Personal Insurances - Life, Income, Sickness, Personal Accident, Medical & Dental	\$
Other Insurances - recreational vehicles such as boat, trailer, caravan, motor cycle	\$
Investment property costs - insurance, rates, taxes, levies, strata, body corp, maintenance	\$
Medical & Health (excluding Health Insurance) - prescriptions, pharmaceutical, GP / specialist / dental / optical / therapies such as physio, chiro.	\$
Secondary Residence / Holiday homes costs - building & content insurance, rates, levies, body corp, maintenance	\$
Public or Government Primary & Secondary Education - kindergarden, primary or secondary costs associated with public/government education eg uniform, fees for books, sports	\$
Private & Non-Government Education - kindergarden, primary or secondary Private and	\$
Higher Education & Vocational Training (excl HECS/HELP) - TAFE or other tertiary educational institution fees & associated costs, professional fees eg union, association subscriptions, legal, accountant and tax agent fees	\$
Groceries - food/drinks, cleaning products, pet food	\$
Clothing and Personal Care - footwear, cosmetics, hair services, nappies, toiletries, dry	\$
Childcare - pre school, nannies, family daycare	\$
Telephone, Internet, Pay TV & Media Streaming Subscriptions - home/mobile phones, Netflix, Stan, Foxtel, Spotify etc	\$
Transport - public transport, motor vehicle running costs eg fuel, servicing, registration, repairs, parking, tolls	\$
Recreational & Entertainment - alcoholic beverages, cigarette/tobacco, restaurants, fast food & take away, memberships/subscriptions, domestic and overseas travels, recreational gambling, sports & theatre tickets	\$
Pet Care - expenses related to pet care	\$
Other Regular and Recurring Expenses - anything not categorised above eg gardening, housekeeping & cleaning, recreational vehicle (eg motorcycles, caravan, trailers etc) operational costs eg fuel, registration, servicing, repairs and church/charity donations	\$
<b>TOTAL LIVING EXPENSES:</b>	\$



## DECLARATION

I/We declare that, to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and complete and that no information has been withheld which might affect the decision of Axis Lending (the Manager).

I/We authorise the Manager to confirm and exchange credit information,

I/We undertake to supply to the Manager any information or facts relevant to this application which may become available or arise after this application for a loan.

I/We acknowledge that this application for a loan shall form the basis upon which the Manager shall determine whether to grant me/us credit and that as such the Manager relies upon the statements contained herein as being accurate and a full disclosure of all details requested and relevant to this application.

I/We understand that an approval or advance may be withdrawn at any stage and legal action commenced should any false or misleading information be given in this application.

I/We understand that it is a condition of the Credit Provider's Lending Policy that all loans may be required to be covered by mortgage lenders insurance.

I/We authorise the Manager to provide details of this loan application to the Land Agent/Builder and/or the Land Broker/Solicitor named within, who will also be advised of the result of the application.

I/We acknowledge that any valuation report commissioned by the Manager is prepared for the confidential use of the Manager in determining whether an advance should be made and that approval of any advance does not imply any warranty by the Manager or its value that the purchase price is reasonable or that the property is free from defects.

I/We understand and acknowledge that if this loan application is approved, the Manager may pay an introduction fee or commission to a third person for the introduction of the loan business.

In consideration for the Manager undertaking the work required to submit my/our application for finance to the Credit Provider for approval:

I/We agree to pay all valuation costs in relation to this loan application.

I/We have read and understood the particulars which have been completed in this application and declare that they are true and complete and contain no material omission and have been made to the Manager to enable the Manager to determine whether or not to provide finance.

I/We warrant that I/we am/are not an undischarged bankrupt and that there is/are no outstanding judgments or claims against me/us.

I/We understand that this is an application only and as such does not imply that a loan will be offered or approve and agree that no reason shall be given should this application be rejected.

I/We understand and acknowledge that the Manager recommends that each applicant seeks independent legal or other financial advice prior to entering into any credit contract that the Manager may offer to the Applicant(s) as a result of this application or any related guarantee.

I/We understand and acknowledge that any approval of this application by the Manager will be on such terms and conditions (including conditions as to interest rate) as the Manager shall choose.

I/We state that I/we am/are over the age of 18 years and that I/we have read, understood and agree with each and every part of this application. I/We acknowledge that in receiving this application, the Manager may be acting as agent for a credit provider and that all references to the Manager in this Declaration shall include a reference to the Credit Provider.

## PRIVACY NOTICE AND CONSENT

We arrange and manage finance. Some of the funders and service providers we use are listed in the Schedule at the end of this consent.

In this consent, 'we' includes us, those funders and any of our service providers that require access to your personal information to assess your application for credit. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you. Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information and credit information that we hold about you by contacting us. A copy of our privacy policy can be obtained at [www.axislending.com.au](http://www.axislending.com.au) or by contacting us on 1300 294 700. The link to the privacy policy and credit reporting policy (where they have two separate policies) for our funders is outlined below. These policies contain information about how you may access or seek correction of your personal information and credit eligibility information, how we manage that information, how you can complain about a breach of the privacy laws and credit reporting laws by us and our complaints process. They also contain information on 'notifiable matters' including things such as the information we use to assess your credit worthiness and which credit reporting bodies (CRBs) may disclose to other credit providers to assist them in assessing your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

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

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

**Exchange information with guarantors.** We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed payment of any credit provided to you.

**Exchange information.** We may exchange personal and credit information with the following types of service providers, some of which may be located overseas. Please see our privacy policy and credit reporting policy (where we have two separate policies) for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you.
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan - for example if a complaint is lodged about us or the lender.
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets any organisation providing online verification of your identity

**Customer identification.** We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

**Lenders Mortgage Insurers (LMIs).** We may exchange personal and credit information with the lenders mortgage insurers (LMIs) listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with whom we can share personal information about you.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, and verifying personal information provided by us or any purpose under the insurance contract.





## PRIVACY NOTICE AND CONSENT (Continuation)

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

**Genworth Financial Mortgage Insurance** who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.com.au;

**QBE Lenders Mortgage Insurance Limited** who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com.au. Some of the funders and service providers we may use are listed in the attached Schedule.

**Arch Lenders Mortgage Indemnity Limited** ABN 60 074 042 934 who can be contacted and a copy of their privacy policy obtained on 02 8058 4900 or www.mortgage.archgroup.com.

The Privacy policies and credit reporting policies (where they have two separate policies) of the LMIs, service providers and funders contain information about how you may access or seek correction of your personal information and credit eligibility information and how you may complain about a breach of the privacy laws and credit reporting laws by them, and how they will deal with such a complaint. The LMIs, Funders and service providers may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, India, Philippines, the United Kingdom, European Union & Asia Pacific.

If you don't provide all requested personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI and it will not be possible for the credit provider to provide credit to you.

**Sharing outside of Australia.** We may disclose information about you to related companies situated overseas entities that provides support functions to us including but not limited to Australia and the Philippines.

We may store information about you in cloud or other types of networked or electric storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country information about you may be held. 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. Each funder, LMI and service provider:

- 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

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

- Equifax — Mail: PO Box 964, North Sydney NSW 2059; Telephone: 138 332; Website www.mycreditfile.com.au
- Illion (formerly Dun & Bradstreet) - Post: PO Box 7405, St Kilda VIC 3004; Telephone 1300 734 806; Website www.illion.com.au / www.checkyourcredit.com.au
- Experian - Post: Level 6, 549 St Kilda Road, Melbourne VIC 3004 Telephone 1300 783 684; Website www.experian.com.au

The credit reporting bodies with whom we exchange personal information may include information in reports they provide to credit providers to assist them assess your credit worthiness.

If you fail to meet your payment obligations or commit a serious credit infringement we may be entitled to disclose this to the credit reporting bodies.

**Marketing.** You agree that we may use your personal information, to enable us to advise you about other products or services we or any of our related companies make available, for research and for product development. We will not use any sensitive information or credit-related information for marketing purposes.

**Electronic Consent.** I/We consent to the receipt of notices and other documents electronically sent by Axis Lending and its Lenders. This authority will apply to all communications permitted to take place electronically by law. I/We understand that by giving this consent:

- I/We will no longer receive papercopies of notices and other documents sent to me/us;
- I/We should regularly check my/our electronic communications for notices and other documents and ensure my/our email address/residential address and contact numbers are current;
- I/We may receive the notices and other documents by email or be provided a notice in an email that the documents are displayed on and can be retrieved from a website;
- I/We may withdraw my/our consent to the giving of notices and other documents by electronic means at any time by providing notice in writing;
- I/We understand that the provision of electronic documents does not alter my/our obligations under any terms and conditions of any credit contract; and
- I/We have facilities to enable us to print the notices or other documents sent to me/us electronically.

## DISCLOSURE OF IMPORTANT INFORMATION

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

1. I/We have been given an opportunity to check the information contained in this application and I/we confirm that the information is correct.
2. All customer(s), debtor(s) and guarantors acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Disclosure Statement and the nomination of address of notices.)
3. I/We authorise the Manager, Funder, Service Provider and the Insurer to:
  - a. Verify the information contained in this application (where applicable);
  - b. Collect and Disclose information in accordance with the Privacy Consent.

Do you require financial or legal advice? YES NO

Axis Lending may provide your personal information to organisations that provide financial or insurance services. Please indicate if you do not want Axis Lending to provide this service to you: YES NO

### Politically Exposed Person (PEP)

A Politically Exposed Person (PEP) is an individual, immediate family member or close associate of an individual who holds, or has held, a prominent public position (either domestically or internationally) in a government, body or an international organisation. For example, officials, senior foreign representatives or Directors, Chief Executive Officer or Chief Financial Officer or a position with comparable influence, in an international organisation.

With regards to the above definition, do you believe you are, or have previously been, a Politically Exposed Person?

NO Yes, provide details

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

**Bankruptcy** Applicant / Guarantor 1 Applicant / Guarantor 2

Are you now, or have you ever been bankrupt? YES NO YES NO

If YES, what was your bankruptcy discharge date?

If YES, please provide further details:

## Applicants / Guarantors Acknowledgement & Consent

By signing this document you consent to us and some other entities collecting, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy which can be obtained at [www.axislending.com.au](http://www.axislending.com.au). If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

Signatures of Applicant(s) and Guarantor(s):

Signature (Applicant 1)	Name in Print	Date
<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>
Signature (Applicant 2)	Name in Print	Date
<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>
Signature (Guarantor 1)	Name in Print	Date
<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>
Signature (Guarantor 2)	Name in Print	Date
<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>

## Document Verification Service (DVS)

We or the Lender will verify your identity using Document Verification Service (DVS) ([dvs.gov.au](http://dvs.gov.au)). Use of the DVS to verify your identity may involve the use of third party systems and services. DVS verifies supplied information by checking it against information held by the agency that originally issued that document (referred to as the Official Record Holder).

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service?

Applicant / Guarantor 1:                      YES              NO

Signature (Applicant 1)	Name in Print	Date
<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>
Signature (Guarantor 1)	Name in Print	Date
<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>

Applicant / Guarantor 2:                      YES              NO

Signature (Applicant 2)	Name in Print	Date
<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>
Signature (Guarantor 2)	Name in Print	Date
<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>	<input style="width: 95%; height: 25px;" type="text"/>

## Nomination of address for notices

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

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

• **Debtors**

I/We nominate

(full name of person nominated to receive notices and other documents under the National Credit Code on behalf of me/all of us.

• **Guarantors**

I/We nominate

(full name of person nominated to receive notices and other documents under the National Credit Code on behalf of me/all of us.



## PURPOSE DECLARATION

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** protection under National Credit Code.

### Purpose Declaration

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

	Loan 1	Loan 2	Loan 3
Signatures of Applicant(s):			
Signature		Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature		Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## SCHEDULE

In this Notice, the "lender, funder or service provider" means each of the following companies, their successors and assigns and companies that are part of the same group of companies:

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

ABN 11 068 049 178 ACL 237879  
80 Grenfell Street  
Adelaide SA 5000  
www.adelaidebank.com.au  
www.adelaidebank.com.au/policies

#### La Trobe Financial Asset Management Limited

ABN 30 006 479 527  
Level 25, 333 Collins Street  
Melbourne VIC 3000

#### AxisWealth Group Pty Ltd atf Axiswealth Group Unit Trust t/as

**Axis Lending**  
ABN 16 723 198 763 ACL 484302  
Unit 2.16, Level 2, Versatile Building 1,  
29-31 Lexington Drive  
Bella Vista, NSW 2153  
www.axislending.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 Licence 337303  
www.originmms.com.au

#### Resimac Limited

ACN 002 997 935  
Level 9, 45 Clarence Street, Sydney NSW 2000  
www.resimac.com.au

#### Home Affordability Solutions Pty Ltd (HAS)

ABN 49 611 323 169  
Level 5, Nexus Building  
4 Columbia Court, Baulkham Hills NSW 2153

#### Pepper Group Pty Limited (and its affiliates)

ABN 55 094 317 665  
Australian Credit Licence 286655  
1300 650 931  
www.pepper.com.au  
www.pepper.com.au/privacy-policy

#### Perpetual Corporate Trust Limited

ACN 000 341 533  
www.perpetual.com.au/privacy-policy.aspx

#### Perpetual Ltd

ABN 000 431 827  
Level 6, 123 Pitt Street, Sydney NSW 2000  
www.perpetual.com.au

#### Perpetual Trustee Company Limited

Documents 42 000 001 007  
Level 12, 123 Pitt Street, Sydney NSW 2000  
www.perpetual.com.au

#### Perpetual Trustees Victoria Limited

ABN 47 004 027 258  
Level 28, 360 Collins Street, Melbourne VIC 3000  
www.perpetual.com.au

#### Permanent Custodians Limited

Australian Credit Licence 235129  
Australian Financial Services Licence 235129  
Level 2, 35 Clarence Street, Sydney NSW 2000  
www.bnymellon.com.au

In this Notice, the "Insurer, Lenders Mortgage Insurer or LMI" means each of the following organisations and their respective successors and assigns and companies that are part of the same group of companies:

#### Genworth Financial Mortgage Insurance Pty Ltd

ABN 60 106 974 305  
Level 26, 101 Miller Street, North Sydney NSW  
2060

#### QBE Lenders' Mortgage Insurance Limited

ABN 70 000 511 071  
Level 21, 50 Bridge Street, Sydney NSW  
2000

#### Arch Lenders Mortgage Indemnity Limited

ABN 60 074 042 934  
Level 10, 153-155 Clarence Street, Sydney NSW  
2000



## CUSTOMER IDENTIFICATION FORM

Identification is to be collected for each applicant, guarantor and loan signatory. Original documents MUST be sighted by an Accredited Axis Lending Loan Writer. All documents provided must be clear & in colour and must be current or within acceptable timeframes.

Medicare card is mandatory for all applications.

CATEGORY	MINIMUM DOCUMENT REQUIREMENTS
	For Persons who are Australian citizens or residents
1	Australian or foreign Passport / <u>plus</u> Australian Driver Licence or Photo Card <u>plus</u> Change of name or marriage certificate if necessary
2	Australian or foreign Passport / <u>plus</u> Full birth certificate or citizenship certificate or descent certificate <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> Change of name or marriage certificate if necessary
3	Australian Driver Licence or Photo Card <u>plus</u> Full birth certificate or citizenship certificate or descent certificate <u>plus</u> Medicare or Centrelink or Department of Veterans' Affairs card <u>plus</u> Change of name or marriage certificate if necessary
4	(a) Australian or foreign Passport / <u>plus</u> Another form of government issued photographic identity document <u>plus</u> Change of name or marriage certificate if necessary or
	(b) Australian or foreign Passport <u>plus</u> Full birth certificate <u>plus</u> Another form of government issued photographic identity document <u>plus</u> Change of name or marriage certificate if necessary
	<b>For Persons who are not Australian citizens or residents</b> (not acceptable for Pepper Money loans)
5	(a) Foreign passport <u>Plus</u> another form of government issued photographic identity document <u>Plus</u> change of name or marriage certificate if necessary
	(b) Foreign Passport <u>Plus</u> full birth certificate <u>Plus</u> another form of government issued photographic identity document



# CUSTOMER IDENTIFICATION FORM (Continuation)

## Applicant 1 / Guarantor 1

**Document 1 Type:**

Place of Issue:  Date of Issue:

Expiry Date:  Document Number:

**Document 2 Type:**

Place of Issue:  Date of Issue:

Expiry Date:  Document Number:

**Document 3 Type:**

Place of Issue:  Date of Issue:

Expiry Date:  Document Number:

Full Name:

Other/Previous Name:

Date of Birth:

## Applicant 2 / Guarantor 2

**Document 1 Type:**

Place of Issue:  Date of Issue:

Expiry Date:  Document Number:

**Document 2 Type:**

Place of Issue:  Date of Issue:

Expiry Date:  Document Number:

**Document 3 Type:**

Place of Issue:  Date of Issue:

Expiry Date:  Document Number:

Full Name:

Other/Previous Name:

Date of Birth:

I am satisfied that the identity of the Applicant/s whose name, former name (if applicable), date of birth, residential address, and signature appears within this application has been verified in accordance with the criteria listed above and Axis Lending 'Know Your Customer' (KYC) AML/CTF Policy. I also confirm that I have sighted the original documents in verifying the Applicants' identity and that true and correct copies of these are supplied with this application. All photographic identification is a 'reasonable likeness' to the Applicant.

Signature (Loan Writer)	Name in Print	Place of Issue:
<input style="width: 100%; height: 100%;" type="text"/>	<input style="width: 100%; height: 100%;" type="text"/>	<input style="width: 100%; height: 100%;" type="text"/>

*\*For any additional applicants or guarantors include a copy of this page.*

If the borrower is a Corporation or Trust, additional Verification of Identity documentations will be required. Please contact your Business Development Manager or Axis Lending for full details.



# AUTHORITY TO DISCLOSE INFORMATION

## APPLICANT 1

To be completed by all applicants authorising Axis Lending to contact your employer, accountant and landlord/agent, if applicable, for confirmation details specified in the form.

To Whom It May Concern:

I,

Hereby give consent for Axis Lending to contact representative/s of the parties named below, who are referred to in my/our application dated:

Name of Employer:

Address:  State:  Postcode:

Employee number (if applicable):

to confirm my/our employment details (including salary amount, length of employment, etc.).

Name of Accountant (if self-employed):

Address:  State:  Postcode:

to confirm details of my/our income and financial position.

Name of Landlord/Agent:

Address:  State:  Postcode:

to confirm my/our rental details.

And I consent to providing the information requested to Axis Lending with a copy of this authority.

**Signature**

**Name in Print**

**Date**

Axis Lending is collecting the information on this form or the information which is provided by the representatives/persons above for the purposes mentioned above. If the information is not provided the application may not proceed. If you require access to your personal information held by Axis Lending, please call 1300 294 700 and speak to a customer service representative. Information provided in applications may be disclosed to credit reference agencies as permitted by law.



# AUTHORITY TO DISCLOSE INFORMATION

## APPLICANT 2

To be completed by all applicants authorising Axis Lending to contact your employer, accountant and landlord/agent, if applicable, for confirmation details specified in the form.

To Whom It May Concern:

I,

Hereby give consent for Axis Lending to contact representative/s of the parties named below, who are referred to in my/our application dated:

/ /

Name of Employer:

Address:

State:

Postcode:

Employee number (if applicable):

to confirm my/our employment details (including salary amount, length of employment, etc.).

Name of Accountant (if self-employed):

Address:

State:

Postcode:

to confirm details of my/our income and financial position.

Name of Landlord/Agent:

Address:

State:

Postcode:

to confirm my/our rental details.

And I consent to providing the information requested to Axis Lending with a copy of this authority.

Signature

Name in Print

Date

/ /

Axis Lending is collecting the information on this form or the information which is provided by the representatives/persons above for the purposes mentioned above. If the information is not provided the application may not proceed. If you require access to your personal information held by Axis Lending, please call 1300 294 700 and speak to a customer service representative. Information provided in applications may be disclosed to credit reference agencies as permitted by law.



## SUBMISSION CHECKLIST

### Completed and signed (where required):

Completed application form including Living Expenses Declaration (Page 15), Nomination of Address for Notices (Page 18) and answered tick boxes for: Disclosure of Important Information (Page 17) and Purpose Declaration (Page 19).

Mandatory signature fields for each Applicant/Guarantor:

Privacy Notice and Consent (Page 17, 18)

Nomination for Address for Notices (Page 18)

Disclosure of Important Information (Page 17)

Purpose Declaration (Page 19)

Identification Check (Page 21)

Authority to Disclose Information (Page 22,23)

Mandatory signature fields for Loan Writer:

Loan Writers Declaration (Page 5)

Identification (Page 21)

Completed credit card authorisation details (fee payment) (Page 12)

ID Check (Page 21) - all copies of ID must be clear & legible with each ID check form signed and dated by the loan writer.

Fixed Rate Authority Form (if locking in interest rate only) - supplementary form.

Lo Doc Declaration/s, Statement of Financial Position, Accountants Declaration (where required) - supplementary forms.

Submission notes detailing all aspects/requirements of loan application, servicing details and reasons for loan writer's recommendation.

Document Checklist (Page 6)

## ADDITIONAL COMMENTS

