



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 style="width: 80%;" type="text"/>	Deposit Paid \$ <input style="width: 80%;" type="text"/>
Purchase Land \$ <input style="width: 80%;" type="text"/>	Sale Proceeds \$ <input style="width: 80%;" type="text"/>
Building Price (construction) \$ <input style="width: 80%;" type="text"/>	Savings \$ <input style="width: 80%;" type="text"/>
Refinance Amount \$ <input style="width: 80%;" type="text"/>	FHOG \$ <input style="width: 80%;" type="text"/>
Debt Consolidation \$ <input style="width: 80%;" type="text"/>	Gift \$ <input style="width: 80%;" type="text"/>
Mortgage Insurance Premium \$ <input style="width: 80%;" type="text"/>	Other \$ <input style="width: 80%;" type="text"/>
Estimated Cost \$ <input style="width: 80%;" type="text"/>	TOTAL \$ <input style="width: 80%; border: 2px solid #003366;" type="text"/>
Other \$ <input style="width: 80%;" type="text"/>	
TOTAL \$ <input style="width: 80%; border: 2px solid #003366;" type="text"/>	Proposed Loan Amount \$ <input style="width: 80%; background-color: #f0f0f0;" type="text"/>

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:

- Portable
- 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):

- | | | | |
|--|--|--|-------------------------------------|
| <input type="checkbox"/> Consolidate debts | <input type="checkbox"/> Better rate | <input type="checkbox"/> Building | <input type="checkbox"/> Investing |
| <input type="checkbox"/> Restructure | <input type="checkbox"/> Need extra cash | <input type="checkbox"/> Redraw Capability | <input type="checkbox"/> Renovating |
| <input type="checkbox"/> 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?

YES (Comment below) NO

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.).

REFINANCE COSTS

Estimated Refinance Costs:

(Example: Bank Credit cards)

Liability:

Est. exit costs:

Liability:

Est. exit costs:

Liability:

Est. exit costs:

RECOMMENDED PRODUCT PARTICULARS

PRODUCT 1

PRODUCT 2

PRODUCT 3

Lender's Name:

Product:

Loan amount:

Term of loan:

years

years

years

Interest rate:

%

%

%

Monthly repayments

\$

\$

\$

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

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.

- | | |
|---|----------------------|
| <input type="checkbox"/> Temporary reduction in income | <input type="text"/> |
| <input type="checkbox"/> Large non-recurring expenses | <input type="text"/> |
| <input type="checkbox"/> Variable income | <input type="text"/> |
| <input type="checkbox"/> Maximise cash flow | <input type="text"/> |
| <input type="checkbox"/> Create funds for investment purposes | <input type="text"/> |
| <input type="checkbox"/> Principal reductions in an offset facility | <input type="text"/> |
| <input type="checkbox"/> Taxation, financial or accounting reasons | <input type="text"/> |
| <input type="checkbox"/> Plan to convert investment property | <input type="text"/> |
| <input type="checkbox"/> Other reason (requires specific comment) | <input type="text"/> |

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 verifies 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? | <input type="checkbox"/> | <input type="checkbox"/> |
| . 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? | <input type="checkbox"/> | <input type="checkbox"/> |
| . 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? | <input type="checkbox"/> | <input type="checkbox"/> |
| . Has applicant/s disclosed assets and liabilities at page 13 and 14? | <input type="checkbox"/> | <input type="checkbox"/> |
| . 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)? | <input type="checkbox"/> | <input type="checkbox"/> |

8. Nothing is 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

		/ /
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DOCUMENT CHECKLIST

Documents:

Income Documents:

- Payslips - 2 of the most recent, the latest being not more than 14 days old (mandatory)
- 3 Months bank statements showing direct salary credit from employer (mandatory)
- Most recent PAYG summary
- Employment contract

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 (if less than 60% LVR)
- Lo-Doc declaration

Other Income | Existing Rental Income

- Bank statements
- Rental statements/receipts
- Rental approval
- Lease agreement
- Tax Returns
- Valuation report for purchasing property if ordered pre-approval

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
- Last statements 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 (color)

FHOG:

- Original and executed FHOG application
- Completed and signed authority to use FHOG for payments toward construction

Construction Loans

- Copy of contract sale for valuation land or copy title
- Copy of fixed price building contract
- Copy of 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

Other Requirements

- Serviceability calculator
- Copy of original trust deed
- Submission notes

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

APPLICANTS DETAILS

Applicant 1 / Guarantor 1

Applicant 1 Guarantor 1

Status: Mr Mrs Ms Other

Surname:

Given Name:

Middle Name:

Other/Previous Name:

Date of Birth: / / Age:

Marital Status: Single Married
 De facto Divorced

Number of Dependents: Ages:

Drivers Licence Number:

Mother's Maiden Name:

Australian Citizen: Resident: Non-Resident:

Home Phone:

Work Phone:

Mobile:

Email:

Current Living Arrangements:

Renting Own/Mortgage Own/Unencumbered
 Living with Relative Other:

Current Address:

State: Postcode:

Time at Current Address: Years Months

Previous Address: (if current less than 2 years)

State: Postcode:

Time at Previous Address: Years Months

Postal Address: (If different from above)

State: Postcode:

Address After Settlement:

State: Postcode:

Applicant 2 / Guarantor 2

Applicant 2 Guarantor 2

Status: Mr Mrs Ms Other

Surname:

Given Name:

Middle Name:

Other/Previous Name:

Date of Birth: / / Age:

Marital Status: Single Married
 De facto Divorced

Number of Dependents: Ages:

Drivers Licence Number:

Mother's Maiden Name:

Australian Citizen: Resident: Non-Resident:

Home Phone:

Work Phone:

Mobile:

Email:

Current Living Arrangements:

Renting Own/Mortgage Own/Unencumbered
 Living with Relative Other:

Current Address:

State: Postcode:

Time at Current Address: Years Months

Previous Address: (if current less than 2 years)

State: Postcode:

Time at Previous Address: Years Months

Postal Address: (If different from above)

State: Postcode:

Address After Settlement:

State: Postcode:

APPLICANTS 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 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:

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 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:

Company Name:

Company ABN:

EMPLOYMENT DETAILS (Continuation)

Applicant 1 / Guarantor 1

Company Address:

State: Postcode:

Nature of Business:

Time in Business: Years Months

Accountant's Name: Phone Number:

Applicant 2 / Guarantor 2

Company Address:

State: Postcode:

Nature of Business:

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)

Applicant 1 Guarantor 1

Gross Salary: \$

Regular Overtime: \$

Family Allowance: \$

Rental Income: \$

Dividends: \$

Other: \$

Net Profit (if self-employed): \$

Income Details (Annual)

Applicant 2 Guarantor 2

Gross Salary: \$

Regular Overtime: \$

Family Allowance: \$

Rental Income: \$

Dividends: \$

Other: \$

Net Profit (if self-employed): \$

COMPANY / TRUST / SMSF DETAILS

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

• Company Details

Applicant SMSF Guarantor Trustee Settlor of the Trust

Company Name:

Trading Name:

Company ABN: Propriety/Private Public

Nature of Business:

Name of Directors: 1

2

Address of Principal Place of Business (PO Box not acceptable):

State: Postcode:

Time at Address: Years Months

Address of Principal Place of Business (PO Box not acceptable):

State: Postcode:

Name of Each Shareholder and Shareholding Percentage (%):

1 %

2 %

COMPANY / TRUST / SMSF DETAILS (Continuation)

Residential Address of Each Beneficial Shareholder (PO Box not acceptable):

	State: <input style="width: 30px;" type="text"/>	Postcode: <input style="width: 50px;" type="text"/>
	State: <input style="width: 30px;" type="text"/>	Postcode: <input style="width: 50px;" type="text"/>

Trust Details

- Applicant
 SMSF
 Guarantor
 Trustee
 Settlor of the Trust

Full Name of Trust:

Business/Trading Name of the Trustee:

Type of Trust:

Country in which Trust was established:

Australia
 Other (please specify):

Full Name and Date of Birth of Trustee(s) (if an individual):

1	D.O.B: <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/>
2	D.O.B: <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/> / <input style="width: 20px;" type="text"/>

Residential Address of Trustee(s) (PO Box not acceptable):

1	State: <input style="width: 30px;" type="text"/>	Postcode: <input style="width: 50px;" type="text"/>
2	State: <input style="width: 30px;" type="text"/>	Postcode: <input style="width: 50px;" type="text"/>

Full Name of Beneficiaries in respect of Trust:

1
2

Company Registered Name:

Company ABN:

	<input type="checkbox"/> Proprietary/Private	<input type="checkbox"/> Public
--	--	---------------------------------

Registered Office Address (PO Box not acceptable):

	State: <input style="width: 30px;" type="text"/>	Postcode: <input style="width: 50px;" type="text"/>
--	--	---

Name of Each Beneficial Owner:

1
2

PRODUCT DETAILS

Total Loan: <input style="width: 150px;" type="text"/>	Proposed Settlement Date: <input style="width: 100px;" type="text"/>	FHOG required at settlement? <input type="checkbox"/> YES <input type="checkbox"/> NO
--	--	---

Loan 1

Loan Amount:

\$

 Full Doc Lo Doc

Loan Type:

- Term Loan
 Variable Fixed: Years

Total Loan Term: Years

Repayment Type:

- P&I IO; IO Term: Years

Loan 2

Loan Amount:

\$

 Full Doc Lo Doc

Loan Type:

- Term Loan
 Variable Fixed: Years

Total Loan Term: Years

Repayment Type:

- P&I IO; IO Term: Years

Loan 3

Loan Amount:

\$

 Full Doc Lo Doc

Loan Type:

- Term Loan
 Variable Fixed: Years

Total Loan Term: Years

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: \$ OR; Estimated Value: \$

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

Security Address: State: Postcode:

Contact to Obtain Access:

Property Status: Vacant Land Construction New Property Established Property

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

AGENT/SOLICITOR INFORMATION

Sales Agent: Contact Person: Phone:

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:

Conveyancer/Solicitor Address: Fax:

Builder: Contact Person: Phone:

Settlement Date: Finance Due Date: Notes:

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

FINANCIAL STATEMENT

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

ASSETS (what you own)

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

• Real Estate

Property Details	Investor (I)/ Owner Occupied(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	Estimated 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"/> %

TOTAL ASSETS

\$

FINANCIAL STATEMENT

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

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="checkbox"/>	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>

• Personal Loans / Unsecured Loans / Bank Facilities / Overdrafts / Hire Purchase / Leases

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

• 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"/> \$	<input type="checkbox"/>
<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>
<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>
<input type="text"/>	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>

• Other - HECS / Congingent Liabilities / Guarantee / Commercial Bill

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

TOTAL LIABILITIES \$

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 which might affect the decision of Axis Lending Pty Ltd (the Manager) has been withheld.

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 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 valuer 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 be 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 that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.axislending.com.au or by contacting us on 1300 294 700. These privacy policies contain information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, 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 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 online 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

PRIVACY NOTICE AND CONSENT (Continuation)

The LMI's 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. The LMI's that we may disclose your personal information and credit information to are:

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

The Privacy policies of the LMI's, service providers and funders contain information about how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMI's, 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 and the United Kingdom.

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

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 not have business operations in Australia. More information on overseas disclosure may be found in the entities' privacy policies. We may exchange your personal and credit information with the following credit reporting bodies:
- Equifax – mycredit.com.au
- Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au
- Experian - experian.com.au

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 Pty Ltd 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 paper copies 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.

Before providing this consent, you should know that upon giving this consent you may no longer receive paper documents, you should check regularly to see if you have received any electronic communications and your consent can be withdrawn at any time.

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 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

Are you now, or have you ever been bankrupt?

Applicant / Guarantor 1

YES NO

Applicant / Guarantor 2

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. 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 type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Applicant 2)	Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Guarantor 1)	Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Guarantor 2)	Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

POWER OF ATTORNEY

Signature <input type="text"/>	Signature <input type="text"/>
Name in Print: <input type="text"/>	Name in Print: <input type="text"/>
	Occupation of Witness: <input type="text"/>
	Address of Witness: <input type="text"/>
	<input type="text"/>
	State: <input type="text"/>
	Postcode: <input type="text"/>
	Date: <input 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"/>
Signature	Name in Print	Date
<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
Australian Credit Licence 237879
80 Grenfell Street
Adelaide SA 5000
www.adelaidebank.com.au

[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
Unit 226, 14 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

[Pepper Group 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
www.genworth.com.au

[QBE Lenders' Mortgage Insurance Limited](#)
ABN 70 000 511 071
Level 21, 50 Bridge Street, Sydney NSW 2000
www.qbelmi.com.au

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 drivers license 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 drivers license 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
	For Persons who are not Australian citizens or residents
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: Points:

/ /

Expiry Date: Document Number:

/ /

Document 2 Type:

Place of Issue: Date of Issue: Points:

/ /

Expiry Date: Document Number:

/ /

Document 3 Type:

Place of Issue: Date of Issue: Points:

/ /

Expiry Date: Document Number:

/ /

TOTAL POINTS:

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

Date

*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 TO AXIS LENDING PTY LTD

Applicant 1

To be completed by all applicants authorising Axis Lending Pty Ltd 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 Pty Ltd 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/we consent to providing the information requested to Axis Lending Pty Ltd with a copy of this authority.

Signature

Name in Print

Date

Axis Lending Pty Ltd 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 TO AXIS LENDING PTY LTD

Applicant 2

To be completed by all applicants authorising Axis Lending Pty Ltd 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 Pty Ltd 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/we consent to providing the information requested to Axis Lending Pty Ltd with a copy of this authority.

Signature

Name in Print

Date

Axis Lending Pty Ltd 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)
- Mandatory signature fields for Loan Writer:
 - Loan Writers Declaration (Page 5)
 - Identification (Page 21)
- Completed credit card authorisation details (fee payment) (Page 15)
- 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