

Applicant Name(s):

LOAN WRITER DETAILS

Loan Writer Name:

Loan Writer Company Name:

Contact Number:

Australian Credit Licence or Credit Representative No:

Email Address:

BDM/Consultant:

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)

\$

Deposit

\$

Purchase Land

\$

Sale Proceeds

\$

Building Price
(construction)

\$

Savings

\$

Refinance Amount

\$

FHOG

\$

Debt Consolidation

\$

Gift

\$

Mortgage

Insurance Premium

\$

Other

\$

Estimated Cost

\$

TOTAL

\$

Other

\$

TOTAL

\$

Proposed Loan Amount

\$

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

LOAN FEATURES:

- Offset
 Redraw
 Repayment frequency
 Extra repayments

ACCESSIBILITY:

- Bank branch / Other
 Telephone banking
 Internet banking
 Salary credit

FEE STRUCTURE:

- Application / Setup fees
 Ongoing fees
 Redraw fee

OTHER FEATURES:

- Portable
 Repayment Holiday

Other:

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):

LOAN REQUIREMENTS AND OBJECTIVES

- | | | | |
|--|--|--|-------------------------------------|
| <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: _____ | | | |

If refinancing or debt consolidation, please provide details as to reasons why and outline the risk AND benefits in the transaction:

Are there any foreseeable changes to the customers financial situation over the ensuring 12 months and longer term 2-5 years (i.e. employment, income and expenditure commitments, etc)? YES NO

If you answered "YES" to the above question, complete the following:

- 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 NO
(Comment below)

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. If bulk reductions are part of the repayment source, list brief details of account names and numbers that funds are held in).

REFINANCE REASONS AND COSTS

Loan Purpose and Benefits:

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:	<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"/>

RECOMMENDED PRODUCT PARTICULARS (Continuation)

PRODUCT 1

PRODUCT 2

PRODUCT 3

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 below.

Details:

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 objectives; 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 comply with their credit obligations or could do so only with 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.

SUPPORTING NOTES

- 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 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 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 conflicts of interest exist between the applicant/s and myself (e.g. the transaction is at arm's length and the applicant/s is not a friend, partner or family member). 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 | | 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"/> | • Have applicants disclosed all assets and liabilities at page 12 and 13? | <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"/> | • Do any applicants live in a remote area? (more than 250 km from the nearest urban centre with a population of more than 2,500). | <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 is or was a shareholder or officer? | <input type="checkbox"/> | <input type="checkbox"/> | | | |

8. I have sighted original documents and identified the applicant(s).

- Date Identification document(s) verified:
- Place Identification document(s) verified:

9. I confirm that I have provided details of any conflicts of interest relating to this application.
10. Nothing in my dealings with the applicant(s) have raised any suspicions concerning the proposed transaction.
11. Face to face verification of the applicant(s) was carried out by me.
12. Face to face verification of the applicant(s) was **NOT POSSIBLE** because: (State Reason)

13. The undersigned warrants that the applicant(s) have demonstrated sufficient English fluency and financial literacy to understand the loan and its implications: YES NO (If No, provide the details):

Signature (Loan Writer)

Name in Print

Date

/ /

DOCUMENT CHECKLIST

Documents:

Income Documents (2 of):

- Payslips – 2 of 3 most recent
- 3 Months bank statements showing direct salary credit from employer.
- Most recent PAYG summary
- Employment contract

Documents:

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 appraisal
- 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)

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.)

Documents:

Purchase Documents

- Contract of Sale
- Copy of deposit receipt
- Evidence of funds to complete

Identification

- Original certified copies of ID

FHOG

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

Other Requirements

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

Refinance Documents

- Mortgage statements – 6 mos. (12 mos. 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 or Title Search

Construction Loans

- Copy of contract of sale for valuation land or copy title
- Copy of fixed price building contract
- Copy of draft plan of sub-division

**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
 Defacto Divorced

Number of Dependents: Ages:

Drivers Licence Number:

Mother's Maiden Name:

Australian Citizen: Resident: Non-Resident:

Home Phone:

Work Phone:

Mobile:

Email Address:

Current Living Arrangements:
 Renting Own/Mortgage Own/Unenc
 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
 Defacto Divorced

Number of Dependents: Ages:

Drivers Licence Number:

Mother's Maiden Name:

Australian Citizen: Resident: Non-Resident:

Home Phone:

Work Phone:

Mobile:

Email Address:

Current Living Arrangements:
 Renting Own/Mortgage Own/Unenc
 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:

()

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

If yes, what was your bankruptcy discharge date?

/ /

If yes, please provide further details below:

Applicant 2 / Guarantor 2

Nearest Relatives Name (not living with you)

Relationship to applicant/guarantor:

Address:

State: Postcode:

Telephone Number:

()

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

If yes, what was your bankruptcy discharge date?

/ /

If yes, please provide further details below:

**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:

HR / Payroll Contact Name: Phone Number:

Occupation Status: Full Time Part Time Casual

Position/Title:

Time at Current Job: Years Months

Start Date:

Finish 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:

HR / Payroll Contact Name: Phone Number:

Occupation Status: Full Time Part Time Casual

Position/Title:

Time at Current Job: Years Months

Start Date:

Finish 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 DETAILS

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

• Company Details

Applicant

Guarantor

Trustee

Settlor of the Trust

Company Name:

Trading Name:

Company ABN:

Proprietary/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

Registered Office Address
(PO Box not acceptable):

 State: Postcode:

Name of Each Shareholder and
Shareholding Percentage (%):

1

%

2

%

COMPANY / TRUST DETAILS (Continuation)

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

1 State: Postcode:

2 State: Postcode:

• Trust Details

Applicant 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: / /

2 D.O.B: / /

Residential Address of Trustee(s) (PO Box not acceptable): 1 State: Postcode:

2 State: Postcode:

Full Name of Beneficiaries in respect of Trust: 1

2

Company Registered Name:

Company ABN: Proprietary/Private Public

Registered Office Address (PO Box not acceptable): State: Postcode:

Name of Each Beneficial Owner: 1

2

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 Line of Credit
 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 Line of Credit
 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 Line of Credit
 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
 Debit Card Visa Card;

If Visa Card:

- Secured Unsecured

Limit \$

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
 Debit Card Visa Card;

If Visa Card:

- Secured Unsecured

Limit \$

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
 Debit Card Visa Card;

If Visa Card:

- Secured Unsecured

Limit \$

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

Dwelling Type:

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

Dwelling Type:

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:

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

If Construction: House & Land Off the Plan Standard Building Other: _____

For any additional securities include a copy of this page.

AGENT/SOLICITOR INFORMATION

Land Agent: Sales 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: Phone:

Email Address: Fax:

Builder: Sales Person: Phone:

Settlement Date: Finance Due Date: Deliver Document to:

POWER OF ATTORNEY

Signature

Name in Print:

Signature of Witness

Name in Print:

Occupation of Witness:

Address of Witness:

State:

Postcode:

Date:

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 Owning	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 / Bank Facilities / Overdrafts / Hire Purchase / Leases

Lender Name	Rate	Monthly Repayment	Amount Owning	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 Owning	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 (e.g. HECS, contingent liabilities or guarantees)

Details	Monthly Repayment	Amount Owning	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

\$

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 property utilities, rates and related costs	\$
Investment property utilities, rates and related costs	\$
Food (groceries, takeaway)	\$
Transport (registration, insurance, maintenance, fuel, parking, tolls, public)	\$
Clothing and personal care (including cosmetics, grooming)	\$
Insurance (health, home, contents, life, TPD)	\$
Communications (phones, internet, TV)	\$
Medical expenses (prescriptions, optical, dental, excl. health insurance)	\$
Education and childcare (fees, books, uniforms, activities)	\$
Recreation and entertainment (restaurants, memberships, subscriptions, holidays)	\$
Other (anything not categorised above and included in financials)	\$
TOTAL LIVING EXPENSES:	\$

Additional comments on living expenses & / or loan application notes

CREDIT CARD DETAILS (Fees Payment)

By signing this document, I/we authorise Oak Lending Pty Ltd 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 1.5% surcharge fee. Payment may be made by Visa or MasterCard.

Credit Card Type: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard	Amount: \$
Credit Card Number: <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"/>	Card Holder Name: <input type="text"/>
Credit Card Expiry: <input type="text"/> / <input type="text"/> (MM/YY)	Card Issued By: <input type="text"/>
	Card Holder's Signature: <input type="text"/>

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 Oak 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 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 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 approved 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 that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.oaklending.com.au or by contacting us on 1300 006 625. 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 repayment 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 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 exchange information.

PRIVACY NOTICE AND CONSENT (Continuation)

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. The LMIs 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](#). Some of the funders and service providers we may use are listed in the attached Schedule.

The privacy policies of the LMIs, 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 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, and the United Kingdom.

If you don't provide personal information to the credit provider, it will not be possible for the LMIs 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 electronic 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.

If you do not wish to receive marketing offers unrelated to your existing products and services, please tick here:

You can unsubscribe at any time by contacting 1300 006 625.

By signing this document you consent to us and some other entities collecting, using, 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.oaklending.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"/>

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.

The customer(s)/debtors(s) and guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application.

Applicants / Guarantors Acknowledgement & Consent

Applicant 1

Signature

Signature of Witness

Name of Witness:

Address of Witness

State:

Postcode:

Occupation of Witness:

Date:

 / /

Applicant 2

Signature

Signature of Witness

Name of Witness:

Address of Witness

State:

Postcode:

Occupation of Witness:

Date:

 / /

Guarantor 1

Signature

Signature of Witness

Name of Witness:

Address of Witness

State:

Postcode:

Occupation of Witness:

Date:

 / /

Guarantor 2

Signature

Signature of Witness

Name of Witness:

Address of Witness

State:

Postcode:

Occupation of Witness:

Date:

 / /

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 to 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 any foreseeable changes 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 for 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

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

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

Signature (Applicant 1)

Name in Print

Date

 / /

Signature (Applicant 2)

Name in Print

Date

 / /

Signature (Guarantor 1)

Name in Print

Date

 / /

Signature (Guarantor 2)

Name in Print

Date

 / /

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 or 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

Oak Lending Pty Ltd

ABN 79 188 575 713
Authorised Credit Rep Number 491610
Australian Credit Licence 484302
www.oaklending.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

Sintex Consolidated Pty Limited

Australian Credit Licence 385129
Australian Financial Services Licence 385129
Level M, 485 Wattle Street, Ultimo NSW 2007
www.sintex.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

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

Perpetual Trustee Company Limited

ABN 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 License 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

QBE Lenders' Mortgage Insurance Limited

ABN 70 000 511 071
Level 21, 50 Bridge Street, Sydney NSW 2000
www.qbelmi.com

IDENTIFICATION CHECK: 100-point identification check

100 Point Identification Check MUST include at least one document with photo identification. Original documents MUST be sighted by an Accredited Oak Lending Loan Writer. The document provided must be current or within acceptable time frames and a clear copy of the documents must accompany this form.

Acceptable Documents

**Only one birth certificate or passport per applicant accepted.*

- | | |
|---|---|
| <ul style="list-style-type: none"> • Birth Certificate* or Citizen Certificate 70 points • Current Passport* or Expired Passport*
<i>(Expired not cancelled, which was current in the preceding two years)</i> 70 points • Australian Driver's License <i>(showing current address)</i> 25 points | <ul style="list-style-type: none"> • Rates Notice 35 points
<i>(Must contain current name and address)</i> • Health Care Cards issued by Centrelink or Department of Veterans' Affairs <i>(must contain current name and address or date of birth)</i> 35 points • Australian Driver's License <i>(showing current address)</i> 25 points |
|---|---|

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:

Applicant 2/ Guarantor 2

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 Oak 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.*

AUTHORITY TO DISCLOSE INFORMATION TO OAK LENDING PTY LTD

To be completed by all applicants authorising Oak 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/We, (Applicant's Name)

Hereby give consent for Oak 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 Oak Lending Pty Ltd with a copy of this authority.

Signature

Name in Print

Date

Signature

Name in Print

Date

Oak 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 Oak Lending, please call 1300 006 625 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 14), Nomination of Address for Notices (Page 16) and answered tick boxes for: Disclosure of Important Information (Page 17) and Purpose Declaration (Page 18).
- Mandatory signature fields for each Applicant/Guarantor:
 - Privacy Notice and Consent (Page 15, 16)
 - Nomination for Address for Notices (Page 16)
 - Disclosure of Important Information (Page 17)
 - Purpose Declaration (Page 18)
 - Identification Check (Page 19)
 - Authority to Disclose Information (Page 20)
- Mandatory signature fields for Loan Writer:
 - Loan Writers Declaration (Page 4)
 - 100-Point Identification Check (Page 19)
- Completed credit card authorisation details (fee payment) (Page 14).
- 100-Point ID Check (Page 19) - 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 5)

COMMENTS