

Home Loan Application Form

Checklist for Supporting Documents



Preliminary Assessment completed and signed for all applications

Please Note: Failure to supply all supporting information may delay your application

INCOME CONFIRMATION - FULL DOC LOANS

- PAYG Last 2 pay slips or letter from employer on company letterhead & last years group certificate or tax return
- Self Employed 2 years full tax returns (including all financial statements and reports) including business, partnership or company tax returns and financials & ATO tax assessment notices

OTHER INCOME

- Rental Income Copy of most recent statement or tenancy agreement
- All other Income Most recent evidence

INCOME CONFIRMATION - LO DOC LOANS

- Self Employed Please refer to your Business Manager for guidance on the following requirements;
- Income Declaration
BAS / Accountant Declaration
Trading Statements

ADDITIONAL SUPPORTING INFO FOR ALL LOANS

- Purchases Copy of full purchase and/or build contract including annexures
- Evidence of funds to complete . eg bank statements (showing funds to complete where required), sale contracts, statutory declaration for gifts
- First Home Owners Grant application form (if applicable)
- Refinance 6 months current loan repayment statements or confirmation of good conduct from lender
- 3 months current credit card statements
- Most recent council rates notice

General

If applicant is a director of a company or trustee of a trust not included in servicing, please provide a signed letter from the applicants accountant confirming the company or trust is no longer trading, if this entity is still trading this letter is to provide confirmation it is trading profitably. Please include details of any outstanding liabilities.

Please provide a statement on all existing mortgage loans dated within the past 6 months evidencing repayment type (I/O or P&I), interest rate, limit and repayment amount (if applicable)

Evidence of ongoing rental commitments (if applicable)

COMPANY / TRUST

Company &/or Trust Verification of Identity

Copy of Trust Deeds

CUSTOMER IDENTIFICATION CHECKLIST (REFER TO PAGES 18-21)

- Individual Complete Section A and Section B
- Sole Trader Complete Section A, Section B and Section C
- Company (Pty and Ltd) Complete Section D, Section A (for at least ONE director) and Section B
- Company (Public) Complete Section B only
- Trust Complete Section E, Section D (where the trustee is a company), Section A (for at least One director of trustee company) and Section B
- Partnership Complete Section F, Section A (for at least ONE partner) and Section B

Introducer Details

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Referred by Your Company

Group Aggregator Your Lender BDM

Broker: License Holder Yes No License No.

OR

**Credit Representative: Yes No Reference No.

OR

**Employee: Yes No

** If Credit Representative or an Employee please provide name of your license holder:

Phone or Mobile:

Fax:

Email:

If loan has been loaded via Broker Centre please quote Loan ID Number:

Did you personally interview all applicants? Yes No Have you sighted original documents? Yes No

Does Borrower require an interpreter? Yes No If yes, please advise language:

Is Standard Commission / Trail Payable? Yes No Upfront Payable % Trail Payable %

Introducers Signature:

Additional Comments:

Applicant 1

Borrower Guarantor Mr Mrs Ms

Surname:

First Name:

Middle Name:

Current Residential Address:

State: Postcode:

Residential Address After Settlement:

State: Postcode:

Current Residential Status

own mortgaged renting living with parents other

Years / Month Rent Paid \$ pw

Postal Address:

State: Postcode:

Previous Residential Address (if less than 3 years at current address)

State: Postcode:

Length of time in previous residential address

Home Telephone Work Telephone

Email Address

Mobile Date of Birth

Driver's License No.

Marital Status No. of Dependents Age of Dependents

Mother's Maiden Name

Nearest relative not living with you (must complete)

Address

State Postcode

Phone

Relationship

Applicant 2

Borrower Guarantor Mr Mrs Ms

Surname:

First Name:

Middle Name:

Current Residential Address:

State: Postcode:

Residential Address After Settlement:

State: Postcode:

Current Residential Status

own mortgaged renting living with parents other

Years / Month Rent Paid \$ pw

Postal Address:

State: Postcode:

Previous Residential Address (if less than 3 years at current address)

State: Postcode:

Length of time in previous residential address

Home Telephone Work Telephone

Email Address

Mobile Date of Birth

Driver's License No.

Marital Status No. of Dependents Age of Dependents

Mother's Maiden Name

Nearest relative not living with you (must complete)

Address

State Postcode

Phone

Relationship

	Address	State	Postcode	Value
Property 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Property 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Property 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Property 4	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

	Make	Model	Year	Value
Vehicle 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Vehicle 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
House Contents	<input type="text"/>			\$ <input type="text"/>
Shares / Others / Detail	<input type="text"/>			\$ <input type="text"/>

Cash at Bank

	Bank	Branch	Value
Account 1	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Account 2	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
(gifts, termination payments)	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Provide Details:	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>
Superannuation	<input type="text"/>		\$ <input type="text"/>
Misc. (Trade Tools, Boat, etc.)	<input type="text"/>		\$ <input type="text"/>
Are you a guarantor for any other loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	TOTAL \$ <input type="text"/>

If yes, please provide details:

Home Loans

	Lender	Limit	Int. rate	Total owing	Min. monthly	Interest Only Yes	To be paid out Yes
Property 1	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property 2	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property 3	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property 4	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Personal Loans / Leases

	Lender	Limit	Int. rate	Total owing	Min. monthly	To be paid out Yes
	<input type="text"/>	\$ <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="text"/>	<input type="checkbox"/>
	<input type="text"/>	\$ <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="text"/>	<input type="checkbox"/>

Credit Cards

	Lender	Limit	Int. rate	Total owing	Min. monthly	To be paid out Yes
Bank 1	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Bank 2	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Bank 3	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Retail Store Cards / Interest Free Facility

	Lender	Limit	Int. rate	Total owing	Min. monthly	To be paid out Yes
Card 1	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Card 2	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Rent / Board

\$ <input type="text"/>	\$ <input type="text"/>
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Tax Liability

\$ <input type="text"/>	\$ <input type="text"/>
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Family Maintenance (if applicable)

\$ <input type="text"/>	\$ <input type="text"/>
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HECS / HELP Payments

\$ <input type="text"/>	\$ <input type="text"/>
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TOTAL

\$ <input type="text"/>	\$ <input type="text"/>
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Applicant 1

Employment status:

<input type="checkbox"/> PAYG Employee	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Casual
<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Home Duties
<input type="checkbox"/> Contractor	<input type="checkbox"/> Temporary	<input type="checkbox"/> Not Employed
<input type="checkbox"/> Retired	<input type="checkbox"/> Student	Others <input type="text"/>
<input type="checkbox"/> Govt. Benefit Recipient	<input type="checkbox"/> Family Business	

Occupation:

Employment sector or nature of business:

Employer / Company name and address:

State: Postcode:

Employer contact name and phone number (HR/Payroll contact):

Employer email:

Time at current employment: Years Months

Average hours per week (if casual or part time): Hours

Annual Income: \$

If current employment is less than 6 months.

Is applicant on probation? Yes No

If yes, date probation ends:

If employed or in business for less than 2 years, please provide previous employment details.

Previous occupation and industry:

Previous Employment Status:

Employer / Company name and address:

State: Postcode:

Time at current employment: Years Months

If applicant has an alternate or additional source of income on which they rely, eg. rent, investments, second job, government benefits, etc. Please provide details:

Annual Income: \$

Does the applicant intend to change their current employment or business in the short-term? Yes No

If yes, provide details:

Applicant 2

Employment status:

<input type="checkbox"/> PAYG Employee	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Casual
<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time	<input type="checkbox"/> Home Duties
<input type="checkbox"/> Contractor	<input type="checkbox"/> Temporary	<input type="checkbox"/> Not Employed
<input type="checkbox"/> Retired	<input type="checkbox"/> Student	Others <input type="text"/>
<input type="checkbox"/> Govt. Benefit Recipient	<input type="checkbox"/> Family Business	

Occupation:

Employment sector or nature of business:

Employer / Company name and address:

State: Postcode:

Employer contact name and phone number (HR/Payroll contact):

Employer email:

Time at current employment: Years Months

Average hours per week (if casual or part time): Hours

Annual Income: \$

If current employment is less than 6 months.

Is applicant on probation? Yes No

If yes, date probation ends:

If employed or in business for less than 2 years, please provide previous employment details.

Previous occupation and industry:

Previous Employment Status:

Employer / Company name and address:

State: Postcode:

Time at current employment: Years Months

If applicant has an alternate or additional source of income on which they rely, eg. rent, investments, second job, government benefits, etc. Please provide details:

Annual Income: \$

Does the applicant intend to change their current employment or business in the short-term? Yes No

If yes, provide details:

FINANCIAL DEPENDENTS

Number of financial dependents:

Age of dependents:

Total monthly fixed costs for financial dependents: \$

Estimated monthly variable costs financial dependents: \$

TOTAL MONTHLY COSTS (A+B) \$

How long does applicant expect to continue to support their financial dependents? Years Months

Number of financial dependents:

Age of dependents:

Total monthly fixed costs for financial dependents: \$

Estimated monthly variable costs financial dependents: \$

TOTAL MONTHLY COSTS (A+B) \$

How long does applicant expect to continue to support their financial dependents? Years Months

POWER OF ATTORNEY

Will the loan contract be executed under Power of Attorney? Yes No

If yes, please provide the following details:

Full Name DOB:

Residential Address

COMPANY &/OR TRUST

If applying for a Company and/or Trust loan, the following must be completed in full.

Registered Company / Trust name:

Registered address:

State: Postcode:

Current Industry

Company is registered by ASIC as:
 Proprietary Company Public Company

If registered as a proprietary company, please list the name of each Director:

Business address:

State: Postcode:

ACN Number:

Full name of Trustee/s:

1.

2.

Full name of Beneficiaries:

1.

2.

INCOME / EXPENDITURE - SELF EMPLOYED APPLICANTS

The following information will provide a snapshot of the self employed applicant's financial position for:

Applicant 1 Applicant 2 Both

Previous Financial Year:

Sales	\$	<input type="text"/>
Less cost of goods sold	\$	<input type="text"/>
Gross profit	\$	<input type="text"/>
Operating expenses	\$	<input type="text"/>
NET PROFIT BEFORE TAX	\$	<input type="text"/>
ADD BACKS		
One off expenses	\$	<input type="text"/>
Interest	\$	<input type="text"/>
Depreciation	\$	<input type="text"/>
Directors salaries and fees	\$	<input type="text"/>
Other _____	\$	<input type="text"/>
SUBTOTAL	\$	<input type="text"/>
Less tax	\$	<input type="text"/>
TOTAL	\$	<input type="text"/>

Current Financial Year:

Sales	\$	<input type="text"/>
Less cost of goods sold	\$	<input type="text"/>
Gross profit	\$	<input type="text"/>
Operating expenses	\$	<input type="text"/>
NET PROFIT BEFORE TAX	\$	<input type="text"/>
ADD BACKS		
One off expenses	\$	<input type="text"/>
Interest	\$	<input type="text"/>
Depreciation	\$	<input type="text"/>
Directors salaries and fees	\$	<input type="text"/>
Other _____	\$	<input type="text"/>
SUBTOTAL	\$	<input type="text"/>
Less tax	\$	<input type="text"/>
TOTAL	\$	<input type="text"/>

ADDITIONAL INFORMATION

In relation to current business, is the applicant aware of anything which may adversely affect this and their ability to meet their current and future financial obligations? If yes, provide details below. Yes No

Has there been consistent income over the last 2 years? If not, what are the reasons? Yes No

ACCOUNTANT'S DETAILS

Accounting Firm:

Contact Phone Number:

Contact Name:

Email Address:

Loan Details

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Total Loan: \$ Proposed Settlement Date: FHOG required at settlement: Yes No
Lender 1 Lender 2

Loan 1 Variable / Fixed PI / Int Only Indicative Rate % Term Loan / LOC
\$ Years Years %
Purpose: Purchase Refinance Construction Owner occ Investment Other:
Optional Features: Cheque book Deposit book Offset account Debit Card
 Secured Visa flexible option only Preferred limit: Unsecured Visa flexible option only Preferred limit:

Loan 2 Variable / Fixed PI / Int Only Indicative Rate % Term Loan / LOC
\$ Years Years %
Purpose: Purchase Refinance Construction Owner occ Investment Other:
Optional Features: Cheque book Deposit book Offset account Debit Card
 Secured Visa flexible option only Preferred limit: Unsecured Visa flexible option only Preferred limit:

Loan 3 Variable / Fixed PI / Int Only Indicative Rate % Term Loan / LOC
\$ Years Years %
Purpose: Purchase Refinance Construction Owner occ Investment Other:
Optional Features: Cheque book Deposit book Offset account Debit Card
 Secured Visa flexible option only Preferred limit: Unsecured Visa flexible option only Preferred limit:

Loan 4 Variable / Fixed PI / Int Only Indicative Rate % Term Loan / LOC
\$ Years Years %
Purpose: Purchase Refinance Construction Owner occ Investment Other:
Optional Features: Cheque book Deposit book Offset account Debit Card
 Secured Visa flexible option only Preferred limit: Unsecured Visa flexible option only Preferred limit:

DETAILS OF SOLICITOR / CONVEYANCER / ACTING FOR SELF

Company:
Address:
 State: Postcode:
Contact: Phone: Fax:

APPLICATION FEES

Amount Due: \$ Paid by: Cash Cheque VISA Mastercard All credit card payments will attract a surcharge of 1.5%
Credit Card Number: Expiry Date:
Cardholder's Name: Cardholder's Signature:

CONSTRUCTION DETAILS

Builder's Name:
Phone: Amount of Construction:

Property Details 1

Security for Loan 1 2 3 4 Purchase Price / Estimated Value: Purpose: Owner Occupied Investment

Property Address: State: Postcode:

Title Particulars: Names to be on title:

Contact Details for Access: Phone:

Please provide details of your insurance and supply a Certificate of Currency.

Name of Company:

Due Date: Policy number: Cover amount:

Property Details 2

Security for Loan 1 2 3 4 Purchase Price / Estimated Value: Purpose: Owner Occupied Investment

Property Address: State: Postcode:

Title Particulars: Names to be on title:

Contact Details for Access: Phone:

Please provide details of your insurance and supply a Certificate of Currency.

Name of Company:

Due Date: Policy number: Cover amount:

Property Details 3

Security for Loan 1 2 3 4 Purchase Price / Estimated Value: Purpose: Owner Occupied Investment

Property Address: State: Postcode:

Title Particulars: Names to be on title:

Contact Details for Access: Phone:

Please provide details of your insurance and supply a Certificate of Currency.

Name of Company:

Due Date: Policy number: Cover amount:

Property Details 4

Security for Loan 1 2 3 4 Purchase Price / Estimated Value: Purpose: Owner Occupied Investment

Property Address: State: Postcode:

Title Particulars: Names to be on title:

Contact Details for Access: Phone:

Please provide details of your insurance and supply a Certificate of Currency.

Name of Company:

Due Date: Policy number: Cover amount:

(Section 194(9), National Credit Code. Regulation 111, National Consumer Credit Protection Regulations)

I / We nominate

to receive notices and other documents under the National Credit Code on behalf of me / all of us.

(Full name of person nominated)

IMPORTANT

Each person who has signed this nomination form is entitled to receive a copy of any notice or other document under the Code.

By signing this form you are giving up the right to be provided with information direct from the credit provider.

Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.

Signature of person making nomination

Full name of person making nomination

Residential address of person making nomination:

State:

Postcode:

Date of nomination form signed:

Signature of person making nomination

Full name of person making nomination

Residential address of person making nomination:

State:

Postcode:

Date of nomination form signed:

IMPORTANT INFORMATION

Applicant 1

Has legal action being instituted against you for default under any credit contract in the last 5 years? Yes No

If yes, please provide details:

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:

Applicant 2

Has legal action being instituted against you for default under any credit contract in the last 5 years? Yes No

If yes, please provide details:

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:

DECLARATION AND AUTHORISATION IN THIS DECLARATION AND PRIVACY ACT AUTHORISATION:

The "Credit Provider relies on AFM to collect personal information on their behalf and can be any of the following : Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879, Perpetual Trustee Company Ltd, ING Bank (Australia) Ltd ABN 24 000 893 292 Australian Credit Licence 229823, Permanent Custodians Ltd ABN 55 001 426 384 Australian Credit Licence 235129, Advantagedge Financial Services Pty Ltd ABN 36 130 012 930 Australian Credit Licence 391202 Level 10,101 Collins Street Melbourne 3000 Ph 03 8616 1600, AFSH Nominees Pty Ltd ABN 51 143 937 437 Australian Credit Licence 391192 Level 10 101 Collins Street Melbourne 3000 Ph 03 8616 1600 Web: www.advantedge.com.au Its privacy policy is set out at www.advantedge.com.au/privacy, Challenger Mortgage Management Pty Ltd ABN 72 087 271 109 Australian Credit Licence 391438 Level 2, 5 Martin Place, Sydney 2000 (02) 9994 7000 Web: <http://www.challenger.com.au/> Its privacy policy is set out at <http://www.challenger.com.au/general/Privacy.asp>, Challenger Non-Conforming Finance Pty Ltd ABN 32 107 725 486 Australian Credit Licence 416955 Level 2, 5 Martin Place, Sydney 2000 (02) 9994 7000 Web: <http://www.challenger.com.au/> Its privacy policy is set out at <http://www.challenger.com.au/general/Privacy.asp>, Genworth Financial Mortgage Insurance ABN 60 106 974 305 Australian Credit Licence 393269, QBE Lenders Mortgage Insurance Limited ABN 70 000 511 071 Australian Credit Licence 393812, First American Title Insurance Company of Australia Pty Ltd ABN 64 075 279 908 PO Box Q1465 QVB Post Office NSW 1230 Ph 02 8235 4433, Perpetual Trustees Victoria Ltd ABN 47 004 027 258 Level 12, 123 Pitt Street, Sydney, NSW 2000 Ph 03 8628 0400 Web: www.perpetual.com.au Its privacy policy is set out at <http://www.perpetual.com.au/privacy-policy.aspx>, Barclays Bank PLC, Australian Branch ACN 062 449 585, J.P Morgan Trust Australia Limited (and associated entities) ABN 49 050 294 052, Guardian Trust Australia Limited ABN 49 050 294 052, National Australia Bank Limited ("NAB") ABN 12 004 044 937, Pepper Group Limited, Australian Credit Licence 286655, ABN 55 094 317 665, Ph: 1300 650 931 Web: <https://www.pepper.com.au> Privacy Policy: <https://www.pepper.com.au/privacy-policy>, Resimac Ltd ABN 67 002 997 935, Perpetual Trustee Company Ltd ABN 42 000 001 007, La Trobe Financial Asset Management Limited ABN 30 006 479 527, Permanent Mortgages No 2 Pty Ltd ACN 109 141 531, Permanent Mortgages Pty Ltd ACN 097 176 362, Perpetual Corporate Trust Limited ACN 000 341 533, First Mortgage Company Home Loans Pty Ltd ABN 45 104 268 448 and Origin Mortgage Management Service Pty Ltd ACN 601 349 071 on behalf of Columbus Capital Pty Limited ACN 119 531 252 (Australian Credit License 337303) and the "Business" means: Australian First Mortgage Pty Ltd (AFM) ABN 30 350 087 359.

"We" means the "Business", "Credit Providers" and their Agents.

The Applicant(s) And The Guarantor(s):

1. Declare that to the best of their 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 the Credit Provider has been withheld;
2. Undertake to supply to the Credit Provider any information or facts relevant to this application which may become available or arise after the completion of this application;
3. Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been given in this application;
4. Authorise the Credit Provider to provide information about the progress and result of this application to the land agent/builder and/or conveyancer/solicitor and/or introducer/broker named;
5. Understand and acknowledge that: (a) any valuation or inspection report obtained by the Credit Provider in relation to any security offered to the Credit Provider is for the Credit provider's benefit, not the Applicant's nor the Guarantor's benefit, and it is the Credit Providers choice as to whether to make any such report available to the Applicant(s) or the Guarantor(s); (b) neither the Applicant(s) nor the Guarantor(s) may rely upon any such report obtained by the Credit Provider, whether such report is disclosed to the Applicant(s) or the Guarantor(s) or not; (c) neither the Applicant(s) nor the Guarantor(s) should assume any such report is based upon a detailed inspection of the security offered; (d) any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard; (e) the Credit Provider does not accept liability for the contents or accuracy of any such report;
6. The Applicant(s) agree to pay the application fee(s), valuation fee(s) and any costs and outlays incurred by the Credit Provider and agree that such amount(s) shall be payable whether the Credit Provider approves or declines this application or any part of it;
7. Warrant that none of them is an undischarged bankrupt and that there is no outstanding judgment(s) or claim(s) against any of them;
8. Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the Applicant(s) by the Credit Provider;
9. Understand and acknowledge that the Credit Provider recommends that each of them seeks independent legal and financial advice prior to entering into any credit contract that the Credit Provider may offer to the Applicant(s) as a result of this application or any related guarantee;
10. Understand and acknowledge that any approval of this application by the Credit Provider will be on such terms and conditions (including conditions as to interest rate) as the Credit Provider shall choose.
11. If Mortgage Protection or Loan Cover Insurance has been declined, acknowledge that this insurance was explained and offered.
12. Authorise and consent to the Credit Provider confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (e.g. employer).
13. Understand and acknowledge that if this application is for an amortising line of credit product then the account is required to be fully drawn at settlement.
14. Understand and agree that the Business may be paid and retain fees, margins and commissions in result of the credit arranged by the Business.

PRIVACY ACT AUTHORISATION Privacy Notification by the Business

The following notifications (required under section 21C of the Privacy Act 1988) are provided on behalf of Australian First Mortgage ("the Business"). You can contact the Business at:

Australian First Mortgage, PO Box 2087, Broadbeach QLD 4218,
Telephone: 1300 727 972, Facsimile: 1300 302 392, Email: compliance@afm.com.au

We may collect and use personal information, including credit information, for the purposes detailed below. We may need to collect information from other sources (like from a credit reporting body), but only if it is reasonably necessary to do so.

We may exchange information with RP Data, a property information company to assist in property valuations. A copy of their Privacy Policy can be found at www.rpdata.com.

Some of the information may be provided to Australian credit reporting bodies, such as:

- Equifax Group – www.equifax.com.au
- Dun & Bradstreet (Australia) Pty Ltd (DNB) – www.dnb.com.au
- Experian Australia Pty Ltd (Experian) – www.experian.com.au

Credit reporting bodies may include the information in reports provided to other credit providers to assist them to assess your credit worthiness. If you fail to meet your payment obligations in relation to consumer credit, or if you commit a serious credit infringement, the Business may be entitled to disclose this to a credit reporting body. Some of that information may reflect adversely on your credit worthiness. The Business is unlikely to disclose credit information or credit eligibility information to any entities that do not have an Australian link.

If you do not provide the information requested, the Business or the Credit Provider may refuse to provide credit, or we may not be able to provide you with a requested facility or service or identify you in accordance with legal requirements.

You have the right to:

- Obtain a copy of the Business's Privacy Policy, available at www.afm.com.au.
- Obtain a copy of Equifax Group's policy about the management of credit-related personal information available at www.equifax.com.au.
- Obtain a copy of DNB's policy about the management of credit-related personal information available at www.dnb.com.au
- Obtain a copy of Experian's policy about the management of credit-related personal information available at www.experian.com.au
- Request access to the credit information and credit eligibility information the Business holds about you and request correction of that information, by contacting our Privacy Officer at compliance@afm.com.au.
- Make a complaint about the failure of the Business to comply with the Privacy Act or the Credit Reporting Privacy Code (CR Code). Information about how to make a complaint, and how that complaint will be dealt with, is set out in the Business's Privacy Policy.
- Inform credit reporting bodies not to use or disclose credit reporting information about you for the purpose of pre-screening of direct marketing by a credit provider (however you may still receive direct marketing communications from the Business), by contacting:
Equifax Group, GPO Box 964, NORTH SYDNEY NSW 2059, Email: customerrelations@equifax.com.au
Experian Australia Pty Ltd., Level 6, 549 St Kilda Road, Melbourne, VIC 3004, Australia, Telephone +61 3 8622 1600
Dun & Bradstreet (Australia) Pty Ltd, PO Box 7405 St. Kilda Road, Melbourne VIC 3004, PO Box 7083, Sydney NSW 2001, PO Box A44, Perth WA 6837, PO Box 743, Toowong QLD 4066, PO Box 10012, Adelaide BC SA 5000, PO Box 9589 Newmarket, Auckland 1031, Telephone: 13 23 33 (within Australia), or +61 3 9828 3333 (international), or by completing the Do Not Contact form at: www.donotcontact.com.au
- Request a credit reporting body not to use or disclose credit reporting information about you if you believe on reasonable grounds that you have been, or are likely to be, a victim of fraud.

General Consent for Use and Disclosure of Credit-Related Information

You agree that we can do any of the following at any time:

1. Commercial credit information: Seek and use commercial credit information about you from a credit reporting body to assess an application for consumer credit or commercial credit, for credit guarantee purposes or for securitisation purposes.
2. Consumer credit information: Seek and use consumer credit information about you from a credit reporting body to assess an application for commercial credit or consumer credit, for credit guarantee purposes or for securitisation purposes.
3. Provide information to credit reporting bodies: If you apply for any kind of credit, give to an Australian credit reporting body personal or credit information about you. The information may include:
 - a. your identity particulars such as your name, sex, date of birth, current and previous addresses, current and last employer and your driver's licence number;
 - b. the fact that an information request has been made in relation to you;
 - c. the fact that credit has been applied for, the type of credit applied for and the amount;
 - d. the fact that the Business or the Credit Provider is a current consumer credit provider to you, the type of consumer credit provided, the maximum amount of consumer credit available, the date the relevant credit contract was entered into and the date the credit was terminated or otherwise ceases to be in force;
 - e. whether you are solely or jointly liable for consumer credit, or whether you have agreed to be a guarantor (as applicable);
 - f. agreed terms and conditions for the repayment of an amount of credit;
 - g. your repayment history including:
 - i. whether or not you have made a payment on time, or missed a payment obligation;
 - ii. the day on which the payment in question was due and payable; and
 - iii. if you make payment after the day on which it was due and payable, the day on which you make the payment;
 - h. defaults in relation to payments of more than \$150 that are overdue for at least 60 days and for which default notices have been issued;
 - i. repayments of default listed amounts, or notice that a previously listed default amount is no longer overdue;
 - j. any new arrangement the Business or the Credit Provider may enter into with you subsequent to a default listing;
 - k. in specified circumstances, that in our opinion you have committed a serious credit infringement; and
 - l. the fact that credit provided to you has been repaid or otherwise discharged, or that a credit arrangement has otherwise come to an end.
4. To avoid default: Seek credit reporting information for the purpose of assisting you to avoid defaulting with respect to any consumer credit provided by the Business or the Credit Provider, provided the Business or the Credit Provider has a reasonable basis for believing that you may be at significant risk of defaulting.
5. Debt collection: Seek information about you from a credit reporting body to disclose to debt collectors for the purpose of collecting overdue payments in relation to consumer or commercial credit provided by the Business or the Credit Provider. The types of information the Business or the Credit Provider may provide to a debt collector include identification information, court proceedings information, personal insolvency information and information about overdue payments.
6. Mortgage insurers: Exchange with an Australian mortgage insurer and use personal information for a mortgage insurance purpose in relation

to you, or in relation to any party you are guaranteeing, or any purpose arising under a contract for mortgage insurance that has been entered into between the Business or the Credit Provider and the insurer.

7. Credit referencing: Exchange with any other Australian credit provider and use any information about your account, credit worthiness, credit standing, credit history or credit capacity for any purpose associated with assessing an application for commercial or consumer credit, managing a credit agreement, managing default under a credit agreement, collecting overdue payments or any other purpose permitted under the Privacy Act.
8. Exchange of information with advisers, auditors, related companies, service providers and contractors: Exchange with any mortgage originator, broker, financial consultant, accountant, lawyer or other advisor, auditor, service provider or contractor acting for you or us or our related companies in connection with any financing provided or proposed to be provided to you, or to any party whom you are guaranteeing, and use any personal information, credit information or credit eligibility information.
9. Other service providers: Exchange with any valuers, insurers, re-insurers, claims assessors or investigators and use any personal information in relation to considering a loan application, administering the loan, exercising rights under the loan or dealing with any insurance policy issued to a credit provider relating to the loan.
10. Security property service providers: Exchange with organisations, involved in surveying or registering a security property or which otherwise have an interest in a security property, and use personal information relating to that security property.
11. Securitisation and ratings agencies: Disclose any credit or personal information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with your loan or to ratings agencies in relation to rating investments.
12. Other borrowers: Exchange information with other borrowers or prospective borrowers of the loan in relation to considering the loan application or in the course of administering or managing the loan.
13. Guarantors: Provide credit-related information and other personal information, notices, statements, documents and financials to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or who has provided property as security for any credit provided to you, for the purpose of a potential guarantor considering whether to offer to act as a guarantor or to offer property as security for credit, for the purpose of keeping a guarantor informed about their guarantee, or for a purpose related to the enforcement of a guarantee.
14. Assess Guarantors: Seek and use commercial credit information or consumer credit information about you from a credit reporting body to assess an application by you to guarantee consumer credit or commercial credit;
15. Administrative and loan management purposes: Use and disclose your personal information to consider your eligibility for, establish, provide and administer any credit facility provided by the Business or the Credit Provider and to perform any other internal administrative and management functions and operations directly related to the provision or management of commercial or consumer credit by the Business or the Credit Provider. This includes the sharing of information between the Business and the Credit Provider for the purpose of managing your loan.
16. Serious credit infringements: Disclose your personal information to another credit provider with an Australian link, or to enforcement bodies, in relation to serious credit infringements, provided the Business or the Credit Provider believes on reasonable grounds that you have committed a serious credit infringement.
17. Disputes: Disclose your personal information to a recognised external dispute resolution scheme of which the Business or the Credit Provider is a member.
18. Mortgage credit assistance schemes: Disclose credit eligibility information to a State or Territory authority which gives assistance to help individuals obtain mortgage credit, in order to help the authority to decide the extent of the assistance it will give, or to an authority that manages or supervises such a scheme or arrangement.
19. Fraud related disclosures: Exchange with organisations like fraud reporting agencies that may identify or investigate fraud or other crimes or suspected crimes or serious misconduct and use personal information relevant to that identification and those investigations;
20. Additional disclosure: Disclose personal information: as required or permitted by law or a court/tribunal order; to prevent or investigate actual or suspected fraud or crime; to consider financial hardship requests; and for any purpose to which you have consented..

Providing your Information to a Mortgage Insurer

In this form 'Insurer' means each and every one of the following organisations (whether acting individually or together):

- QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071) Level 5, 2 Park Street, Sydney NSW 2000, Phone: 1300 367 764, Contact: Privacy Officer Email: compliance.manager@qbe.com Website: www.qbelmi.com; and
- Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974 305), Level 26, 101 Miller Street, North Sydney NSW 2060, Phone: 1300 655 422, Website: www.genworth.com.au; and
- First American Title Insurance Company of Australia Pty Ltd (ABN 64 075 279 908), PO Box Q1465, QVB Post Office NSW 1230, Phone: 1300 362 178, Website: www.firsttitle.com.au

You agree that the Business and the Credit Provider may disclose your personal information when applying to an Insurer for lender's mortgage insurance. By signing this application you also agree that the Insurer can do any of the following:

1. Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information.
2. The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.
3. The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.
4. The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person.
5. The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.
6. The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security

trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

7. Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom, Malaysia, India or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.
8. The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.
9. The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.
10. The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.
11. Each Insurer has a Privacy and Credit Reporting Policy which contains information about:
 - a. how you can access and seek correction of your information held by the Insurer;
 - b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
 - c. how the Insurer will deal with a complaint.

Each policy available on the Insurer's website or by contacting them.

Verification of Identity

You agree that the Business and the Credit Provider may use your personal information to identify you (including on-line verification of your identity) and for any other relating to complying with the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) (AML/CTF Act). In order to comply with its obligations under the AML/CTF Act, the Credit Providers may request further personal information from you, even if such personal information was previously obtained.

Sensitive Information

If we request sensitive information about you (such as membership of a trade association, health information or criminal record), you consent to its collection and use for any of the purposes set out in this document.

Marketing

You agree that we may use your personal information: to tell you about other products or services we or any of our related companies make available; for research; and for product development. We will not ever use any sensitive information or credit-related information for marketing purposes.

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

At any time, you can tell us if you no longer wisher to receive marketing offers from us. We will process your request as soon as practicable.

Information about other people

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to the application or a loan you get from a credit provider, you will let that other person know that:

1. we have collected their information to assess the application, to manage any loan you get from a lender and for any other purpose set out in the privacy notice above;
2. we may exchange this information with other organisations set out in that privacy notice;
3. we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can:
 - a. access or request a copy of that privacy policy or privacy notice; or
 - b. access the information we hold about them, by using the contact details for us above; and
4. you may not be able to get credit from the lender or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

Privacy Policies

You agree that the Business may use your personal information for any of the purposes disclosed in the Business's Privacy Policy at www.afm.com.au. The privacy policies of the Insurers and Credit Providers 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. Information on 'notifiable matters' is set out in the privacy policy of the Credit Providers or on their respective websites, which includes things such as the information they 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. You may request to have these notifiable matters and this privacy policy provided to you in an alternative form.

Disclosure overseas

The Insurers and Credit Providers may disclose your personal and credit information overseas including in the USA, Canada, India, Malaysia, the Phillipines and the United Kingdom. More information on overseas disclosure may be found in the relevant entities' privacy policies.

We may, or an Insurer may, store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Authority to obtain Information from Employer or Referee

You acknowledge and agree that:

1. The Business may contact your employer to confirm your employment and income details or any referee you name to confirm information in the loan application or authority to check information should this be required to assist with the approval of the loan application or to identify you.
2. You or your finance representative must advise the Business immediately should any aspect of your employment conditions change between signing this application and the settlement of the loan.
3. Changes to your circumstances may affect our loan approval.

Information Expiry Notice

You acknowledge and agree that:

1. The information you provide with this application can be relied upon for up to 60 days. Should formal approval, for any reason, not occur within 60 days from the date of this application, you may be required to provide updated information, as requested by the Business, and any other party as required.
2. The credit report obtained by the Business is valid for 30 days. Should formal approval, for any reason, not occur within 30 days from the date of this application, the Business will be required to complete an updated credit check.

Declaration

An assessment will be made 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. I/We confirm that we are not aware of any foreseeable changes to my/our circumstances that may otherwise impact on my/our ability to meet mine/our contractual obligations.
3. I/We authorise the mortgage manager, the Credit Provider and the Insurer to:
 - a. Verify the information contained in this application (where applicable);
 - b. Collect information in accordance with the Privacy Consent.

SIGNATURES

Signature of applicant 1:	
Print name	<input type="text"/>
Date:	<input type="text"/>
Signature of guarantor 1:	
Print name	<input type="text"/>
Date:	<input type="text"/>

Signature of applicant 2:	
Print name	<input type="text"/>
Date:	<input type="text"/>
Signature of guarantor 2:	
Print name	<input type="text"/>
Date:	<input type="text"/>

If you have any queries regarding this Privacy Declaration and Authorisation, please contact us. To ensure we maintain a continuing commitment to customer service, all incoming and outgoing calls will be recorded for quality and training purposes.

EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S) EACH APPLICANT MUST COMPLETE THIS SECTION.

It is possible that your proposed loan may be regulated by the National Credit Code ("the Code"). The NCC may apply where:

- (a) credit is provided under a contract;
- (b) the applicant (debtor / mortgagor) is a natural person or strata corporation ordinarily resident in Australia and / or its territories; and
- (c) the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household use, or
- (d) purchase, renovate or improve residential property for investment purposes; or
- (e) refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes.

PART A In order to determine whether or not the provisions of the NCC will apply to this loan, the Lender requires you to provide the following information:

- 1. Are any of the applicant(s) natural persons as described above? Yes No
- 2. Is the only applicant(s) a corporation? If yes, do not complete Part B. Yes No
- 3. Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)? Yes No

PART B The purpose of this loan is:

Loan amount sought \$

- 1. To purchase a property for personal use.
- 2. To purchase a property for investment purposes.
- 3. To refinance a property for personal use.
- 4. To refinance a property for investment purposes.
- 5. To purchase vacant land for personal use.
- 6. To purchase vacant land for investment purposes.
- 7. To refinance vacant land for personal use.
- 8. To refinance vacant land for investment purposes.
- 9. To purchase vacant land and construct a property for personal use.
- 10. To purchase vacant land and construct a property for investment purposes.
- 11. To refinance vacant land and construct a property for personal use.
- 12. To refinance vacant land and construct a property for investment purposes.
- 13. To provide funds for future personal use.

TOTAL

\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$
\$

(section 13 (5) of the National Credit Code, regulation 68, National Consumer Credit Protection Regulations)

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.

IMPORTANT

You should ONLY sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may LOSE your protection under the National Credit Code.

This declaration applies to Loan: 1 2 3 4

I / We declare that I signed this declaration before entering into the above mentioned loan

Full name of person making Declaration:

Signature:Date Declaration signed:

Full name of person making Declaration:

Signature:Date Declaration signed:

*Not for use for Solutions Product Suite, please use alternate form

Anti-Money Laundering & Counter Terrorism Financing Act 2006

Part 2 of the Anti-Money Laundering & Counter Terrorism Financing Act 2006 requires the information in this form to be collected and verified for EACH customer application. Please ensure that you follow the relevant lender's procedures and that all photocopies of customer documents provided to your lender are clear and legible. **A 100 point ID must also be obtained on each individual.**

A1 - Applicant 1

Select one: Borrower Guarantor

Full name (including middle names):

Date of Birth (dd/mm/yyyy):

Residential Address:

State:

Postcode:

Any other names known by:

A2 - Documentation to verify information *Satisfy either OPTION 1 or OPTION 2*

OPTION 1 Primary Photographic Documentation
(two photo ID must be obtained) - ONE of the following:

DRIVER'S LICENCE (photographic): 40 pts

State: Expiry:

Number:

AUSTRALIAN PASSPORT (not expired by more than 2 years): 70 pts

Country: Expiry:

Number:

STATE OR TERRITORY OFFICIALLY ISSUED
IDENTIFICATION CARD: 40 pts

Type of card:

Issued by: Expiry:

Number:

NATIONAL IDENTITY CARD (photographic): 40 pts

State: Expiry:

Number:

Other (insert details):

A1 - Applicant 2

Select one: Borrower Guarantor

Full name (including middle names):

Date of Birth (dd/mm/yyyy):

Residential Address:

State:

Postcode:

Any other names known by:

A2 - Documentation to verify information *Satisfy either OPTION 1 or OPTION 2*

OPTION 1 Primary Photographic Documentation
(two photo ID must be obtained) - ONE of the following:

DRIVER'S LICENCE (photographic): 40 pts

State: Expiry:

Number:

AUSTRALIAN PASSPORT (not expired by more than 2 years): 70 pts

Country: Expiry:

Number:

STATE OR TERRITORY OFFICIALLY ISSUED
IDENTIFICATION CARD: 40 pts

Type of card:

Issued by: Expiry:

Number:

NATIONAL IDENTITY CARD (photographic): 40 pts

State: Expiry:

Number:

Other (insert details):

OPTION 2 ONE photographic documentation (refer to option 1) plus
TWO secondary non-photographic documentation from B

B. TWO of the following

Birth Certificate 70 pts

Citizenship Certificate 70 pts

Pension/Health Care/Medicare Card issued by Centrelink 25 pts

Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months 25 pts

Rates Notice issued by a local government body within last 3 months 35 pts

Records of public utility, phone, water, gas or electricity 25 pts

B - Transaction Information

Location of asset being purchased with the loan (if any):

Address of security property (if any):

State: Postcode:

Source of funds for repayment or investment (provide details of account):

C - Sole Trader

Collect information and verify the identity of the individual as per Part A1 and A2 above

Collect the Transaction Information as per Part B above AND collect the following (no need to verify)

Full name of business:

Principal place of business:

ABN issued to the business:

OPTION 2 ONE photographic documentation (refer to option 1) plus
TWO secondary non-photographic documentation from B

B. TWO of the following

Birth Certificate 70 pts

Citizenship Certificate 70 pts

Pension/Health Care/Medicare Card issued by Centrelink 25 pts

Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months 25 pts

Rates Notice issued by a local government body within last 3 months 35 pts

Records of public utility, phone, water, gas or electricity 25 pts

B - Transaction Information

Location of asset being purchased with the loan (if any):

Address of security property (if any):

State: Postcode:

Source of funds for repayment or investment (provide details of account):

C - Sole Trader

Collect information and verify the identity of the individual as per Part A1 and A2 above

Collect the Transaction Information as per Part B above AND collect the following (no need to verify)

Full name of business:

Principal place of business:

ABN issued to the business:

D - Company (Pty and Ltd, but not listed companies)

Collect the name of ALL directors

Collect information and verify the identity of ALL directors as per Part A1 and A2 above

Collect the Transaction Information as per Part B above

Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) AND collect the following (no need to verify)

Full name of company as registered by ASIC:

ACN issued to the company:

Full address of the company's registered office:

State: Postcode:

Full address of the company's principal place of business:

State: Postcode:

E - Trust

If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee

If the trustee(s) is a company, collect and verify information as per Part D

Collect the Transaction Information as per Part B above AND collect the following (no need to verify):

Full name of the trust:

Type of trust (eg unit, discretionary, hybrid):

Country Trust was established:

Unless the trust is widely held (10 or more unit holders), the full name of each beneficiary or a description of the class of beneficiaries of the trust:

ABN of Trust (if applicable)

D - Company (Pty and Ltd, but not listed companies)

Collect the name of ALL directors

Collect information and verify the identity of ALL directors as per Part A1 and A2 above

Collect the Transaction Information as per Part B above

Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) AND collect the following (no need to verify)

Full name of company as registered by ASIC:

ACN issued to the company:

Full address of the company's registered office:

State: Postcode:

Full address of the company's principal place of business:

State: Postcode:

E - Trust

If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 above for EACH individual trustee

If the trustee(s) is a company, collect and verify information as per Part D

Collect the Transaction Information as per Part B above AND collect the following (no need to verify):

Full name of the trust:

Type of trust (eg unit, discretionary, hybrid):

Country Trust was established:

Unless the trust is widely held (10 or more unit holders), the full name of each beneficiary or a description of the class of beneficiaries of the trust:

ABN of Trust (if applicable)

F - Partnership

Collect information as per Part A1 for all partners

Verify the identity as per Part A1 and A2 for ALL partners

Collect the Transaction Information as per Part B above AND collect the following (no need to verify)

Full name of partnership:

Full address of partnership's principal place of business (if any):

State: Postcode:

Country Partnership was Registered:

Registered business name of partnership (if any):

ABN of Partnership (if applicable):

TOTAL POINTS (Applicant 1):

F - Partnership

Collect information as per Part A1 for all partners

Verify the identity as per Part A1 and A2 for ALL partners

Collect the Transaction Information as per Part B above AND collect the following (no need to verify)

Full name of partnership:

Full address of partnership's principal place of business (if any):

State: Postcode:

Country Partnership was Registered:

Registered business name of partnership (if any):

ABN of Partnership (if applicable):

TOTAL POINTS (Applicant 2):

I declare:

The documentation provided is current or within acceptable time frames

All photographic identification is a "reasonable likeness" to the individual

Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction

Face to face verification of the customer was carried out by me

Face to face verification of the customer was carried out at:

Face to face verification was not possible because (state reason):

Customer Name 1:

Customer Name 2:

Signature 1:

Signature 2:

Originator / Introducer Name:

Originator / Introducer's Signature:

Date: