
APPLICATION FOR MORTGAGE LOAN



VICTORIAN
MORTGAGE GROUP

Loan Application

Loan Details

| | | | | | | | |
|-----------------------|----------------------|---------------------|-----------------------------|----|--------------------------------|--------------------------------|----------------------|
| Loan in Name/s of: | <input type="text"/> | | | | | | |
| Loan Purpose: | <input type="text"/> | Settlement Date: D: | <input type="text"/> | M: | <input type="text"/> | Y: | <input type="text"/> |
| | | Interest Rate: | <input type="text"/> | | % Per Annum | | |
| | | | <input type="radio"/> Fixed | | <input type="radio"/> Variable | <input type="radio"/> Int Only | |
| Amount Required: (\$) | <input type="text"/> | Term: | <input type="text"/> | | years | | |

Corporate Details (if applicable)

| | | | |
|-----------------------|-------------------------|--------------------------------|--------------------------------|
| Registered Name: | <input type="text"/> | | <input type="text"/> |
| Registered Address: | <input type="text"/> | | Postcode: <input type="text"/> |
| Phone Number: | <input type="text"/> | Name of Trust (if applicable): | <input type="text"/> |
| Date of Registration: | D: <input type="text"/> | M: <input type="text"/> | Y: <input type="text"/> |
| | | ABN: | <input type="text"/> |

Personal Particulars

Mortgagor Debtor Guarantor Director Mortgagor Debtor Guarantor Director

| | | | | |
|---|--|---------------------------|-------------------------|----------------------|
| Title / Surname: | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Given Names: | <input type="text"/> | | | |
| Postal Address: | <input type="text"/> | | | |
| Postcode: | <input type="text"/> | | | |
| Residential Address: | <input type="text"/> | | | |
| Postcode: | <input type="text"/> | | | |
| Term at Current Residence: | <input type="text"/> | | | |
| Living Arrangements: | <input type="text"/> | | | |
| Previous Residential Address (If less than 5 years): | <input type="text"/> | | | |
| Postcode: | <input type="text"/> | | | |
| Telephone (Business/Private): W: | <input type="text"/> | H: | <input type="text"/> | |
| Mobile: | <input type="text"/> | | | |
| Drivers Licence No.: | <input type="text"/> | | | |
| Exp Date: | D: <input type="text"/> | M: <input type="text"/> | Y: <input type="text"/> | |
| Date of Birth: | D: <input type="text"/> | M: <input type="text"/> | Y: <input type="text"/> | |
| Do you share income & expenses with any other person: | <input type="radio"/> Yes <input type="radio"/> No | | | |
| Dependants: | No.: <input type="text"/> | Age: <input type="text"/> | | |
| Name & Address (of closest relative not residing with you): | <input type="text"/> | | | |
| Postcode: | <input type="text"/> | | | |
| Telephone No.of this relative: | <input type="text"/> | | | |
| Permanent Australian Resident: | <input type="radio"/> Yes <input type="radio"/> No | | | |
| Email: | <input type="text"/> | | | |

Employment Details

| | |
|--|--|
| Occupation & Industry: <input style="width: 95%;" type="text"/> Self Employed/Subcontractor: <input type="radio"/> Yes <input type="radio"/> No Employer (Business Name if Self-Employed): <input style="width: 95%;" type="text"/> Employer Address (Business Address if Self-Employed): <input style="width: 95%;" type="text"/> Postcode: <input style="width: 95%;" type="text"/> Employed Since/No. jobs in past 5 years D: <input style="width: 20px;" type="text"/> M: <input style="width: 20px;" type="text"/> Y: <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> | <input style="width: 95%;" type="text"/> <input type="radio"/> Yes <input type="radio"/> No <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> D: <input style="width: 20px;" type="text"/> M: <input style="width: 20px;" type="text"/> Y: <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> |
| If employed less than 3 years at above: | |
| Previous Occupation: <input style="width: 95%;" type="text"/> Previous Employer: <input style="width: 95%;" type="text"/> Previous Employer Address: <input style="width: 95%;" type="text"/> Postcode: <input style="width: 95%;" type="text"/> Years/Months employed by previous Employer: <input style="width: 95%;" type="text"/> | <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> <input style="width: 95%;" type="text"/> |

Income Details

| Type of Income | Gross Monthly Amount | Type of Income | Gross Monthly Amount |
|--------------------|---|--------------------|---|
| Taxable: | \$ <input style="width: 80%;" type="text"/> | Taxable: | \$ <input style="width: 80%;" type="text"/> |
| Non-Taxable: | \$ <input style="width: 80%;" type="text"/> | Non-Taxable: | \$ <input style="width: 80%;" type="text"/> |
| Rental (existing): | \$ <input style="width: 80%;" type="text"/> | Rental (existing): | \$ <input style="width: 80%;" type="text"/> |
| Rental (New): | \$ <input style="width: 80%;" type="text"/> | Rental (New): | \$ <input style="width: 80%;" type="text"/> |
| Total: | \$ <input style="width: 80%;" type="text"/> | Total: | \$ <input style="width: 80%;" type="text"/> |

Statement of Assets & Liabilities

PLEASE NOTE: Every section of this statement must be completed, if section is not applicable, write NIL (use a separate sheet if necessary)

| Asset Details | \$ Value | Liability Details | Monthly Payment | Amount Owing |
|--------------------------------|---|---|---|---|
| House _____ | \$ <input style="width: 80%;" type="text"/> | Mortgage _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| _____ | \$ <input style="width: 80%;" type="text"/> | _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| Other Property _____ | \$ <input style="width: 80%;" type="text"/> | _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| _____ | \$ <input style="width: 80%;" type="text"/> | Personal Loan _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| Car _____ | \$ <input style="width: 80%;" type="text"/> | Family Loan _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| Household Effects _____ | \$ <input style="width: 80%;" type="text"/> | Guarantor for Loan _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| Personal Effects _____ | \$ <input style="width: 80%;" type="text"/> | Credit Card / Line _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| Investments/Savings _____ | \$ <input style="width: 80%;" type="text"/> | (Bank name & Credit limits) _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| _____ | \$ <input style="width: 80%;" type="text"/> | _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| _____ | \$ <input style="width: 80%;" type="text"/> | Hire Purchase _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| _____ | \$ <input style="width: 80%;" type="text"/> | Lease _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| Superannuation/Insurance _____ | \$ <input style="width: 80%;" type="text"/> | Overdraft _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| Deposit Already Paid _____ | \$ <input style="width: 80%;" type="text"/> | Rent _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| Other _____ | \$ <input style="width: 80%;" type="text"/> | Taxation Liability _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| _____ | \$ <input style="width: 80%;" type="text"/> | Other _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| _____ | \$ <input style="width: 80%;" type="text"/> | _____ | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |
| Total Assets | \$ <input style="width: 80%;" type="text"/> | Total Monthly Payments & Liabilities | \$ <input style="width: 80%;" type="text"/> | \$ <input style="width: 80%;" type="text"/> |

Net Worth (Assets less Liabilities): \$

Contacts

Solicitor

Accountant

Name:

Address:

Postcode:

Contact / Telephone:

Access Details for Valuation

Bank

Name:

Address:

Postcode:

Contact / Telephone:

Security / Property Details

Property 1

Property 2

Address:

Postcode:

Tenant (if let):

Lease Length / Rent: \$ \$ p.a.

\$ \$ p.a.

Val/Purchase Price: \$ \$ p.a.

\$ \$ p.a.

Title Details: Vol: Folio:

Vol: Folio:

P/Sub: Lot:

P/Sub: Lot:

All applicants to complete

Declaration Details

Have you ever been declared bankrupt, assigned your estate to creditors or had any court judgements against you?

Yes No (if yes, provide details)

I / We apply for the advance amount specified on this application and offer the security described herein, over which I / we undertake to execute a Mortgage in the form adopted by the Mortgagee. I / We undertake to pay the prescribed fee for each progress inspection of the building (if applicable) by your Valuer and agree that you may retain any plans and specifications supplied with this application. It is understood that the Valuer's report will remain in your possession and that it will be made on behalf of the Mortgagee for the purpose of considering the application for finance. It is further understood that the Report is one of value of the property and will not necessarily report on any structural defects and if such information is required I / we will make independent inquiry. I / We hereby solemnly declare and affirm that statements and answers to questions made in this application are true and correct in every particular. I / We acknowledge that this agreement and Privacy Disclosure, shall continue to have effect for the duration of the loan contract, should my / our application be approved.

Important

- * All questions must be answered.
- * If there is insufficient space on this application form, please attach separate sheet(s).
- * If any false information or statement is made in this application, the applicant(s) may be subject to a penalty of imprisonment and/or fine, or a requirement to repay the loan immediately on demand.

Applicant(s) Signature(s):

Taken and declared at this day of

before me (witness) Signature: full name of witness

Address of Witness:

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 at www.vicgroup.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.

We arrange and manage finance. Some of the funders we use are listed at the end of this consent. In this consent, 'we' includes us and those funders. 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 and credit reporting policy can be obtained at www.vicgroup.com.au or by contacting us on 03 8600 7900. The link to the privacy policy for our funders is shown at the end of this consent. 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 entities, 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 authorised 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 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 which we can exchange information. 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, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. 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.

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.

Funders we may use include:

Crucis Pty Ltd (www.vicgroup.com.au)

M & N Capital Pty Ltd (www.vicgroup.com.au)

The privacy and credit reporting policies of the LMIs and funders contain information on how the LMIs collect, use and disclose your personal and credit information, 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 and how the LMIs will deal with your complaint.

The LMIs and funders may disclose your personal and credit information to overseas entities including related

entities located overseas including in USA, Canada, the United Kingdom and the Philippines.

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

- Veda Advantage Ltd veda.com.au
- Dun & Bradstreet (Australia) Pty Ltd dnb.com.au
- Experian experian.com.au

Consent to receive notices and documents electronically

You consent to the receipt of notices and other documents electronically.

You understand that upon the giving this consent:

- you may no longer be sent paper copies of notices and other documents by us;
- you will regularly check your nominated email address for notices and other
- we may send notices and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website; and
- you may withdraw your consent to the giving of notices and other documents by electronic means at any time.
- you have facilities to enable you to print the notice or other document sent to you electronically.

Signatures of Borrower(s) and date

You consent to the use of your personal and credit information as set out above. If you provide an email address, you also consent to us giving you notices electronically

Borrower (1) _____ Date

Email

Borrower (2) _____ Date

Email

Signatures of Guarantor (s) and date

Guarantor (1) _____ Date

Email

Guarantor (2) _____ Date

Email

All applicants
to complete (if applicable)

Business / Investment 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 or investment purposes (or for both purposes).

IMPORTANT

* You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

* By signing this declaration you may lose your protection under the Consumer Credit Code.

Debtors signature(s):

Name of Declarant(s):

Signed this Day of

All applicants
to complete (if applicable)

Nomination to Receive Notices

I/We nominate _____ to receive Notices and other documents under the Consumer
full name of person nominated

Credit Code on behalf of me/all of us.

Debtors Signature(s):

I/We nominate _____ to receive Notices and other documents under the Consumer
full name of person nominated

Credit Code on behalf of me/all of us.

Mortgagors Signature(s):

I/We nominate _____ to receive Notices and other documents under the Consumer
full name of person nominated

Credit Code on behalf of me/all of us.

Guarantors Signature(s):

Authority to forward loan documents to third party I hereby authorise and direct Victorian Mortgage Group to forward all loan documentation (including original and copies of my Loan Agreements and mortgage documentation, if applicable) to the party nominated below.

My Solicitors My Finance Brokers Other

Name of the Company: Address of the Company:

IMPORTANT

* Each joint debtor/mortgagor/guarantor 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. It will go to the nominated person on behalf of both or all of you instead.

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