

Date:

Broker Summary

APPLICATION DETAILS

BROKER DETAILS

Broker name:	<input type="text"/>	Company name:	<input type="text"/>
Phone number:	<input type="text"/>	Fax number:	<input type="text"/>
ID Number:	<input type="text"/>		
Email address:	<input type="text"/>		

APPLICANT/S NAME	<input type="text"/>
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LOAN ID NUMBER	<input type="text"/>
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SUMMARY OF APPLICATION

Please provide a brief written summary of the loan application

BROKER DECLARATION:

1. I have made reasonable inquiries into the applicant(s)' requirements and objectives, and completed a preliminary assessment. Based on my preliminary assessment I can state that the product and proposed credit contract is not unsuitable.
2. I confirm that the financial information including Assets, Liabilities, Income and Expenses provided within the application are those obtained from the applicant(s) during my preliminary assessment.
3. I have informed the lender of any additional information, requirements and objectives of which I have been informed or have identified.
4. I confirm all applicable requirements have been satisfied and that I have sighted and verified all supporting documents which are enclosed/ attached in accordance with the lender's requirements.
5. I confirm that I have provided details of any conflicts of interest relating to this application.
6. For loan applications which involves refinance of a loan or debt consolidation, I considered the costs, risks and benefits for the applicant(s) of the refinancing/debt consolidation, including:
 - fees payable as a result of the refinancing/debt consolidation (both in ending the old loan and in establishing the new loan);
 - a comparison of the interest rate of the current loan and the proposed new loan;
 - a comparison of the loan term and repayment amount of the current loan and the proposed new loan and whether the applicant(s) would get improved cash flow as a result of the refinancing;
 - whether any debt consolidation involved would achieve administrative convenience for the applicant(s);
 - whether the applicant can afford to make the change to the product and meet the new payments without substantial hardship; and
 - whether the applicant will end up paying more interest if debt is refinanced/ consolidated.I am satisfied that the refinancing/debt consolidation meets the applicant(s) requirements and objectives.
7. Where Lenders Mortgage Insurance (LMI) is applicable, I confirm that I have explained LMI to the applicant(s).
8. For co-borrower applications, I have recommended the co-borrower who will not receive a substantial benefit to obtain independent legal and financial advice.

Broker signature:	Date: <input type="text"/>
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DOCUMENTATION VERIFICATION REQUIREMENTS Continued

Genuine Contributions (Genuine Savings)	ATTACHED	Purchases	ATTACHED
<p>Genuine Savings Evidence of minimum 5% of Purchase Price is to be verified as genuine contribution (savings) for loans with a base LVR above 90% or First Home Buyer Loans supported by Government Guarantee (eg. bank statements).¹</p> <p>¹ Refer to Credit Guidelines Booklet under Genuine Contributions (Genuine Savings) section for full details on verification requirements.</p>	<input type="checkbox"/>	<p>Fully executed Contract of Sale including special conditions (<i>signed by all parties</i>)</p> <p>Note: For NSW and ACT - Contract of Sale must be signed and dated by at least one party Purchaser or Vendor. Where an unsigned contract of sale is to be provided, then this must be accompanied with a signed Sales Advice notice (letterhead, dated, details of transaction and parties) from agent.</p>	<input type="checkbox"/>
<p>Repayment at Retirement 100% Financial Assets to Home Loan Limit/s at Drawdown</p> <ul style="list-style-type: none"> • Most recent valuation held for current property (if not already held by Lender); OR • Rates notice of current property (no older than 12 months); OR • Bank account statement and/or term deposit certificate (no older than 90 days); OR • Share statements / online trading account statements (no older than 12 months); OR • Most recently issued superannuation statement (no older than 12 months); OR • A letter from a financial planner which states the balance of the customer's super fund (no older than 12 months); OR • Financial statements (e.g. SMSF, company/business, trust)^; OR • Copy of non-listed company or business balance sheet that the customer(s) holds an interest in, which shows the entity net asset/equity value^. Note: value attributed should align with customer's entitlement i.e. % of ownership. OR • Beneficial ownership of a trust where customer is (a) a trustee who controls the distributions from a trust to beneficiaries or (b) a named trust beneficiary who receives trust income distribution/s: <ul style="list-style-type: none"> – Schedule of beneficiaries in the trust deed and – Balance sheet of the trust^ OR • Another document which verifies the asset held, in line with verification document criteria^ <p>^Note: Refer to Credit Guidelines Booklet for full details of verification requirements.</p>	<p>ATTACHED</p> <p><input type="checkbox"/></p>	<p>Refinances</p> <p>6 months bank statement(s)/ transaction listing(s), no older than 90 days,* for loan(s) being refinanced</p> <p>Last 3 months credit card(s) statements for cards being refinanced (showing name, card limit, and balance)</p> <p>Signed Discharge Authority Form (outgoing lender)</p>	<p>ATTACHED</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
<p>Downsize Owner Occupied Property: Current value of the property to be sold</p> <ul style="list-style-type: none"> • The most recent valuation held; OR • Rates notice (no older than 12 months) 	<p>ATTACHED</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>	<p>First Home Owners Grant (FHOG)</p> <p>Original and executed FHOG application forms (if applicable). Authority to use FHOG and Other Government Grants form for payment at land settlement (if applicable). Fully completed, signed and dated by each applicant. Email scanned copies of the documents to: ACL@advantedge.com.au</p> <p>Post documents (TAS only) to: FHOG Department, PO Box 626, Collins Street West, Melbourne, VIC, 8007</p> <p>Note: Eligibility varies state to state. Refer to policy for all requirements</p>	<p>ATTACHED</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
<p>External mortgage debt (not being refinanced)</p> <p>Loan statement, Internet account summary, Internet transaction listing or other document (e.g. loan contract), no older than 6 months that evidences the:</p> <ul style="list-style-type: none"> – loan limit; and – interest rate; and – expiry date of loan term or remaining period of loan term (excluding line of credit facilities) – For IO loans obtain expiry date or remaining IO period <p>Note: Expiry dates or remaining loan term can be verified by bank issued documents where the account number/ reference number can be reconciled with any of the above.</p>	<p>ATTACHED</p> <p><input type="checkbox"/></p>	<p>Applications involving cash out</p> <p>Must have documentary evidence for purpose of cash out, if:</p> <ul style="list-style-type: none"> – LVR exceeds 80%; OR – Cash out is > \$250,000 <p>Detailed submission notes regarding the amount and purpose of cash out</p>	<p>ATTACHED</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
		<p>Submission Notes</p> <p>Exit strategy for customers retiring or turning 70 plus during the proposed loan term</p> <p>Broker Notes: with clear purpose, direction of cash out, advice regarding pre & post deductions and adverse conduct.</p> <p>Copy of approved scenario exception (if applicable)</p>	<p>ATTACHED</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
		<p>Co-borrower</p> <p>Fully executed copy of Co-borrower Acknowledgment Form- Customer may receive no substantial benefit from the loan</p> <p>Note: Required when a co-borrower is receiving less than 25% benefit from the loan funds, or less than an equal share if there are more than 4 borrowers. Applicable to all new loans.</p>	<p>ATTACHED</p> <p><input type="checkbox"/></p>

Loan Application Form

LOAN DETAILS

Loan amount: \$ LVR: %

Anticipated settlement date: / / Finance expiry date: / /

LOAN REQUIREMENTS AND OBJECTIVES

My/our requirements and objectives for seeking credit or reviewing my/our credit contract are:

- Purchase a property Construction Renovations Investment purposes
- Purchase a motor vehicle, boat, trailer, etc Refinance Debt consolidation
- Other objective (please describe) _____

My/our requirements and objectives for seeking an Interest Only Loan (where applicable) are:

- Accommodate temporary reduction in income (e.g. parental leave, changing circumstances).
- Accommodate anticipated non-recurring expense item (e.g. education, renovation/construction, furniture).
- Variable and unpredictable income.
- Recommendation provided by an independent financial advisor/accountant.
- Taxation or accounting reasons (no tax advice is being given), including:
- Release funds for investment purposes (e.g. shares, investment property, super contributions)
 - Priority is paying off non-deductible debts (this loan is for investment purposes)
 - Plan to convert to an investment property in future
- Other objective (please describe) _____

Outline any risks or benefits for my/our credit contract:

Complete the following if there are foreseeable changes:

What is the foreseeable change?

When is this likely to occur and for how long?

What is the plan to meet ongoing financial obligations?

What is the monthly financial impact (\$)?

Has any applicant had any difficulties in making their loan repayments in the past 2 years? Yes No

If yes, what are the reasons?

FUNDS POSITION

Purchase price	<input style="width: 95%;" type="text"/>	Deposit paid	<input style="width: 95%;" type="text"/>
Refinance amount	<input style="width: 95%;" type="text"/>	Sale proceeds	<input style="width: 95%;" type="text"/>
Government costs (estimate)	<input style="width: 95%;" type="text"/>	Savings	<input style="width: 95%;" type="text"/>
Mortgage insurance premium (estimate)	<input style="width: 95%;" type="text"/>	FHOG	<input style="width: 95%;" type="text"/>
Other	<input style="width: 95%;" type="text"/>	Gift	<input style="width: 95%;" type="text"/>
Debt consolidation: Credit card	<input style="width: 95%;" type="text"/>	Other (eg. Sale of shares, redraw)	<input style="width: 95%;" type="text"/>
Personal loan	<input style="width: 95%;" type="text"/>	Loan amount required	<input style="width: 95%;" type="text"/>
Hire Purchase/Lease	<input style="width: 95%;" type="text"/>		
Other	<input style="width: 95%;" type="text"/>		
TOTAL FUNDS REQUIRED	\$ <input style="width: 95%;" type="text"/>	TOTAL FUNDS AVAILABLE	\$ <input style="width: 95%;" type="text"/>

NON GENUINE CONTRIBUTIONS (GENUINE SAVINGS)

My/Our deposit or equity contribution includes non-genuine contributions, such as an Advance or Gift from family or friends and this is repayable. The Advance or Gift has been captured under the liabilities section of this application form. Yes No

APPLICANT DETAILS

PERSONAL DETAILS:

APPLICANT 1

Title (Mr/Mrs/Ms/Miss/Other):

Surname:

Given names:

Date of birth: / /

Marital status: Single Married Widowed Defacto Divorced

Number of dependants: Age/s:

Drivers licence number:

Are you a permanent resident of Australia: Yes No

ADDRESS DETAILS:

Current address:

State P/code

Time at current address: Years Months

If under 2 years, please provide previous address details.

Previous address:

State P/code

Time at previous address: Years Months

Address after settlement:

State P/code

Current residential status: Own home Mortgaged
Renting Boarding Live with family Other

CONTACT DETAILS:

Postal address (if different from current residential address):

State P/code

Home phone number: ()

Work phone number: ()

Mobile number: ()

Email address:

PERSONAL DETAILS:

APPLICANT 2

Title (Mr/Mrs/Ms/Miss/Other):

Surname:

Given names:

Date of birth: / /

Marital status: Single Married Widowed Defacto Divorced

Number of dependants: Age/s:

Drivers licence number:

Are you a permanent resident of Australia: Yes No

ADDRESS DETAILS:

Current address:

State P/code

Time at current address: Years Months

If under 2 years, please provide previous address details.

Previous address:

State P/code

Time at previous address: Years Months

Address after settlement:

State P/code

Current residential status: Own home Mortgaged
Renting Boarding Live with family Other

CONTACT DETAILS:

Postal address (if different from current residential address):

State P/code

Home phone number: ()

Work phone number: ()

Mobile number: ()

Email address:

APPLICANT DETAILS

EMPLOYMENT DETAILS:

APPLICANT 1

Primary occupation:

Industry:

Employment status: PAYG employee Self employed Not employed
 Full time Part time Casual Contractor

If a wage or salary earner, please provide the following details.

Employer (company) name:

Contact (HR/Payroll) name and phone number:

 - ()

Employer address:

 State P/code

Time at current employment:

 Years Months

If under 2 years, please provide previous employment details.

Previous employer's name:

Previous occupation and industry (if different from current):

Time at previous employment:

 Years Months

If self employed, please provide the following details.

Company name:

Company address:

 State P/code

Nature of business:

Company ABN:

Time in business:

 Years Months

Accountant's name and contact phone number:

 - ()

EMPLOYMENT DETAILS:

APPLICANT 2

Primary occupation:

Industry:

Employment status: PAYG employee Self employed Not employed
 Full time Part time Casual Contractor

If a wage or salary earner, please provide the following details.

Employer (company) name:

Contact (HR/Payroll) name and phone number:

 - ()

Employer address:

 State P/code

Time at current employment:

 Years Months

If under 2 years, please provide previous employment details.

Previous employer's name:

Previous occupation and industry (if different from current):

Time at previous employment:

 Years Months

If self employed, please provide the following details.

Company name:

Company address:

 State P/code

Nature of business:

Company ABN:

Time in business:

 Years Months

Accountant's name and contact phone number:

 - ()

INCOME AND EXPENSES (NOTE: All income must be shown as annual amounts)

INCOME DETAILS: APPLICANT 1

Gross salary

 \$

Rental – property investments

 \$

Other investments (e.g. shares)

 \$

Other (Incl. Overtime)

 \$

TOTAL INCOME

 \$

INCOME DETAILS: APPLICANT 2

Gross salary

 \$

Rental – property investments

 \$

Other investments (e.g. shares)

 \$

Other (Incl. Overtime)

 \$

TOTAL INCOME

 \$

EXPENSES

*Total monthly expenses after loan. Includes food, housekeeping, utilities, transport, education (excluding HECS), medical/health, phone/internet/media, recreation and entertainment, clothing/personal care, insurances, child support/maintenance/dependants, strata fees/Body corporate fees, Investment Property expenses and other but excluding rent, personal loan, credit card payments.

TOTAL MONTHLY LIVING EXPENSES: APPLICANT 1

 \$

TOTAL MONTHLY LIVING EXPENSES: APPLICANT 2

 \$

ASSETS AND LIABILITIES STATEMENT

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

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

ASSETS – What you own

* If Asset is not wholly owned by applicants, please indicate percentage of ownership

REAL ESTATE:			ACCOUNTS –SAVINGS/TERM DEPOSIT:		
PROPERTY ADDRESS	MARKET VALUE \$	SHARE %	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:			OTHER (eg. household contents, shares, motor vehicles):		
FUND	AMOUNT \$	SHARE %	DESCRIPTION	AMOUNT \$	SHARE %
	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>		<input type="text"/>	<input type="text"/>
	<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	\$ <input type="text"/>
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LIABILITIES – What you owe

^ Please tick for any liabilities that will be refinanced as part of this application

* Current limit is the amount now owing plus any available redraw

EXISTING MORTGAGES - WITH PRINCIPAL & INTEREST REPAYMENTS:						
LENDER'S NAME	CURRENT INTEREST RATE	LOAN TERM REMAINING OR EXPIRY DATE	CURRENT LIMIT*	MONTHLY REPAYMENTS	AMOUNT OWING	REF^
	% (p.a)		\$	\$	\$	
	% (p.a)		\$	\$	\$	
	% (p.a)		\$	\$	\$	

EXISTING MORTGAGES - WITH INTEREST ONLY REPAYMENTS OR LINE OF CREDIT:							
LENDER'S NAME	CURRENT INTEREST RATE	LOAN TERM REMAINING OR EXPIRY DATE	IO PERIOD REMAINING OR EXPIRY DATE	CURRENT LIMIT*	MONTHLY REPAYMENTS	AMOUNT OWING	REF^
	% (p.a)			\$	\$	\$	
	% (p.a)			\$	\$	\$	
	% (p.a)			\$	\$	\$	

PERSONAL LOANS/BANK FACILITIES/OVERDRAFTS:					CREDIT CARDS/STORE CARDS			
LENDER'S NAME	SCHEDULE LIMIT	MONTHLY REPAYMENTS	AMOUNT OWING	REF^	INSTITUTION	LIMIT	AMOUNT OWING	REF^
		\$	\$			\$	\$	
		\$	\$			\$	\$	
		\$	\$			\$	\$	

HIRE PURCHASES/LEASES/PERSONAL DEBTS:					OTHER (eg. HECS, Contingent Liabilities or Guarantees):			
DETAILS	SCHEDULE LIMIT	MONTHLY REPAYMENTS	AMOUNT OWING	REF^	DETAILS	SCHEDULE LIMIT	AMOUNT OWING	REF^
		\$	\$				\$	
		\$	\$				\$	
		\$	\$				\$	

TOTAL LIABILITIES	\$ <input type="text"/>
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LOAN SPECIFICATIONS

LOAN REQUIREMENTS:

Total loan amount: \$ Loan Term (25 or 30 years): Years

LMI option: LMI to be capitalised? Yes No

First Property Buyer: Yes No Eligibility for FHOG: Yes No

For all loan splits, please refer to this list of Loan Purpose Codes.

- | | | |
|--|---|--|
| 121. To construct a House | 221. To purchase new motor cars or station wagons
To purchase used motor cars or station wagons | 241. To provide funds for travel and Holidays |
| 123. To construct other Dwelling | 223. To purchase used motor cars or station wagons | 247. To provide funds for other personal investment (incl. shares and other investment assets) |
| 125. To purchase a newly erected House | 225. To purchase other motor Vehicles | 249. To provide funds for other purposes (incl. swimming pools and home improvements – other than alterations and additions, motor accessories and other purposes) |
| 127. To purchase other newly erected Dwelling | 227. To purchase motor cycles, scooters | 349. To provide funds for any other purpose (incl. factoring - whether secured by trade debts or to purchase trade debts, maintenance, repairs and other improvements to property not involving building works) |
| 129. To purchase an established House | 229. To purchase boats, caravans and trailers | |
| 131. To purchase other established Dwelling | 231. To purchase individual residential blocks of land | |
| 133. To Refinance an existing Home Loan with another Financial Institution | 237. To purchase household and personal goods | |
| 143. To provide funds for structural and non-structural alterations and/ or additions to Dwellings (excl. Swimming pools, maintenance, repairs and other home improvements) | 239. To Consolidate debt (excl. refinance of Personal Loans) | |

SPLIT 1:

Amount: \$ Select the Primary Purpose from the list above:

If 143 or 349 are selected provide address/es where funds are being used to make alterations, additions, or repairs to a dwelling:

If numbers 121 through to 133 are selected, please answer the following questions:

Property is the Principal Place of Residence? Yes No

Property is not the Principal Place of Residence? eg. a Holiday House Yes No

Property is for Residential Investment? Yes No

Vacant Land/Construction:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest OR Interest Only Interest only term (1-10 years*): Years

Fixed: Principal + Interest OR Interest Only* Fixed term: Years

*Interest only term must equal fixed rate term.
*Interest only term is limited to 5 years where the LVR >80% or the loan is for personal use.

Repayments: The first loan repayment will be deducted one month after settlement date, after that, at the frequency you nominated in the Direct Debit Request form.

SPLIT 2:

Amount: \$ Select the Primary Purpose from the list above:

If 143 or 349 are selected provide address/es where funds are being used to make alterations, additions, or repairs to a dwelling:

If numbers 121 through to 133 are selected, please answer the following questions:

Property is the Principal Place of Residence? Yes No

Property is not the Principal Place of Residence? eg. a Holiday House Yes No

Property is for Residential Investment? Yes No

Vacant Land/Construction:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest OR Interest Only Interest only term (1-10 years*): Years

Fixed: Principal + Interest OR Interest Only* Fixed term: Years

*Interest only term must equal fixed rate term.
*Interest only term is limited to 5 years where the LVR >80% or the loan is for personal use.

Repayments: The first loan repayment will be deducted one month after settlement date, after that, at the frequency you nominated in the Direct Debit Request form.

SPLIT 3:

Amount: \$ **Select the Primary Purpose from the list above:**

If 143 or 349 are selected provide address/es where funds are being used to make alterations, additions, or repairs to a dwelling:

If numbers 121 through to 133 are selected, please answer the following questions:

Property is the Principal Place of Residence? Yes No

Property is not the Principal Place of Residence? eg. a Holiday House Yes No

Property is for Residential Investment? Yes No

Vacant Land/Construction:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest **OR** Interest Only Interest only term (1-10 years*): Years

Fixed: Principal + Interest **OR** Interest Only* Fixed term: Years

*Interest only term must equal fixed rate term.
^Interest only term is limited to 5 years where the LVR >80% or the loan is for personal use.

Repayments: The first loan repayment will be deducted one month after settlement date, after that, at the frequency you nominated in the Direct Debit Request form.

SPLIT 4:

Amount: \$ **Select the Primary Purpose from the list above:**

If 143 or 349 are selected provide address/es where funds are being used to make alterations, additions, or repairs to a dwelling:

If numbers 121 through to 133 are selected, please answer the following questions:

Property is the Principal Place of Residence? Yes No

Property is not the Principal Place of Residence? eg. a Holiday House Yes No

Property is for Residential Investment? Yes No

Vacant Land/Construction:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest **OR** Interest Only Interest only term (1-10 years*): Years

Fixed: Principal + Interest **OR** Interest Only* Fixed term: Years

*Interest only term must equal fixed rate term.
^Interest only term is limited to 5 years where the LVR >80% or the loan is for personal use.

Repayments: The first loan repayment will be deducted one month after settlement date, after that, at the frequency you nominated in the Direct Debit Request form.

PRODUCT OPTIONS

Debit Card: Applicant 1 – Split Number: Applicant 2 – Split Number:

PROPERTY SECURITY DETAILS

If you are offering more than two properties as security for your loan, please complete an additional Property Security Details Form.

PROPERTY 1 DETAILS

Purchase price: \$ OR Estimated value: \$

Property address: State P/code

Title: Freehold Strata Other

Volume Folio Zoning

Name/s in which title is/will be held: **(ALL persons registered on this title must complete this application form as co-borrower or guarantor.)**

Property status: Vacant land Construction Established property New property

If construction: House and land Standard building contract Off the plan Other:

Dwelling type: House Unit/Townhouse Apartment

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone: () Work phone: ()

Mobile phone: Email address:

PROPERTY 2 DETAILS

Purchase price: \$ OR Estimated value: \$

Property address: State P/code

Title: Freehold Strata Other

Volume Folio Zoning

Name/s in which title is/will be held: **(ALL persons registered on this title must complete this application form as co-borrower or guarantor.)**

Property status: Vacant land Construction Established property New property

If construction: House and land Standard building contract Off the plan Other:

Dwelling type: House Unit/Townhouse Apartment

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone: () Work phone: ()

Mobile phone: Email address:

SOLICITOR/CONVEYANCER

(Mandatory for Purchase Transactions)

Company:

Address: State P/code

Contact name: Work phone: ()

Fax number: () Email address:

POWER OF ATTORNEY

Will the loan contract be executed under Power of Attorney? Yes* No *please provide the following details:

Full Name: DOB: / /

Residential address: State P/Code

PRIVACY NOTICE AND CONSENT

for Advantedge Financial Services Pty Ltd (*"the mortgage manager"*)

This privacy notice and consent relates to this application (this application) you make to a mortgage manager for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

The mortgage manager will submit this application to a lender or the lender's loan servicer to consider. If the lender or its loan servicer approves this application, it may seek lender's mortgage insurance (LMI) cover from a lenders mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

PRIVACY NOTICE

This privacy notice tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

ORGANISATIONS THAT COLLECT INFORMATION ABOUT YOU

This privacy notice and consent covers the following organisations that may collect information about you relating to this application or your loan or a guarantee of the loan:

- the mortgage manager (the mortgage manager) through whom you made this application or that manages your loan. That mortgage manager is Advantedge Financial Services Pty Ltd ACN 130 012 930;
- the lender to whom you make this application or that makes your loan available. That lender is AFSH Nominees Pty Ltd ACN 143 937 437;
- the loan servicer (the loan servicer) that considers this application or administers your loan for the lender. That loan servicer is Advantedge Financial Services Pty Ltd ACN 130 012 930;
- the LMI insurer that considers a lender's request for LMI cover relating to this application or that gives LMI cover to the lender for your loan. That LMI insurer is either QBE Lenders Mortgage Insurance Ltd (QBE) ACN 000 511 071 or Genworth Financial Mortgage Insurance Pty Ltd (Genworth) ACN 106 974 305 (each an LMI insurer); and
- the title insurer (the title insurer), that considers a lender's request for title insurance cover relating to this application or that gives title insurance cover to the lender for your loan, and its related entity: the title insurer is First American Title Insurance Company of Australia Pty Limited (First Title) ACN 075 279 908 and its related entity is First Mortgage Services Pty Ltd (FMS) ACN 110 202 429.

Each of those organisations is described below separately as "we" and "us".

The LMI insurers and the title insurer are described together below as "insurers".

HOW INFORMATION IS COLLECTED FROM YOU

We will collect information about you from you directly whenever we can. Most information will be collected from this application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in this application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the lender for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

HOW INFORMATION IS COLLECTED FROM OTHER SOURCES

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We may collect information about you that is publicly available (for example from public registers or social media), or made available by third parties. We do this where:

- we distribute or arrange products on behalf of others, including our business partners;
- we can't get hold of you and need to update your contact details;
- we need information from third parties about an application you make through us;
- we need information for fraud prevention purposes;
- we are checking the security you are offering;
- we can learn insight about your financial needs, such as through property information;

- you have consented to third parties sharing it with us, such as organisations we sponsor or have loyalty programs with;
- at your request, we exchange information with your legal or financial advisers or other representatives.

We may use or disclose information about you in order to combine the information that we hold about you with information about you collected from or held by external sources.

WHEN THE LAW AUTHORISES OR REQUIRES COLLECTION OF INFORMATION

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify your identity under Australian Anti-Money Laundering law.

Transactions involving real property:

If applicable, we may also use your information for the purposes of verification of your identity as required by relevant state and territory electronic conveyancing and property laws. If you do not provide your information, settlement of your loan may not be able to proceed. We use a third party to provide us with the verification of identity services and they in turn may use and disclose your personal information for the purposes of administration of the verification services.

HOW YOUR INFORMATION MAY BE USED

A lender, the loan servicer or the mortgage manager may use information about you for purposes including:

- giving you information about loan products or related services including help, guidance and advice;
- considering whether you are eligible for a loan or any related service, including identifying or verifying you or your authority to act on behalf of a customer;
- processing this application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- telling you about other products or services it or its related companies or its distributors make available and that may be of interest to you, unless you tell them not to;
- identifying opportunities to improve our service to you and improving our service to you;
- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding it; and
- any purpose to which you have consented.

You can let the lender, loan servicer or the mortgage manager know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable.

Also, a lender, the loan servicer or the mortgage manager may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the lender or to address the lender's arrangements with the insurer;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

An LMI insurer may use information about you:

- to decide whether to insure a lender under an LMI policy;
- to administer and vary the insurance cover including for securitisation and hardship applications;

- to verify information that the LMI insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a lender if the LMI insurer pays out an insurance claim on your loan or the loan you guarantee;
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI insurer issues to the lender relating to your loan.

The title insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the lender;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place;
- to deal with claims and to enforce a loan or a guarantee in place of a lender if the title insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements; and
- for any other purpose under the contract between a lender and the title insurer.

WHAT HAPPENS IF YOU DON'T PROVIDE INFORMATION

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process a lender's request for insurance. In that case, the lender may not be able to assess this application;
- for the lender, loan servicer or a mortgage manager to manage or administer the loan the lender makes to you;
- verify your identity or protect against fraud; or
- in the case of the lender, loan servicer or mortgage manager, to let you know about other products or services that might be suitable for your financial needs.

SHARING YOUR INFORMATION

SHARING WITH OTHER ORGANISATIONS

We use and share information about you with other organisations described above for the purposes described above.

RELATED COMPANIES

We may exchange information about you with our related companies for the purposes described above.

YOUR REPRESENTATIVES AND REFEREES

We may exchange information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers, mortgage aggregators with whom your broker is associated, or real estate agents); and
- your referees, such as your employer, to confirm details about you.

SHARING WITH CREDIT REPORTING BODIES

We may disclose information about you to a credit reporting body in relation to this application or your loan or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other lenders) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

THIRD PARTIES

We may exchange information about you with third parties, in relation to: considering the application; providing, managing or administering your loan;

exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the lender relating to your loan or the loan you guarantee. Those third parties may include:

- real estate agents, valuers, other insurers (other than those described above), re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions, like banks;
- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- organisations that are involved in debt collecting including purchasers of debt;
- fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including the Australian Securities and Investments Commission and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including the Reserve Bank of Australia (sometimes this information is de-identified), re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- companies we arrange or distribute products for;
- the borrowers or the prospective borrowers of the loan you guarantee;
- our joint venture partners that conduct business with us;
- organisations involved in a corporate re-organisation or transfer of NAB Group assets or business;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent customer advocates);
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business; and
- where you've given your consent or at your request, including to your representatives or advisors.

Also, a lender or the loan servicer may disclose information about you, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop a lender's or the loan servicer's business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and organisations that produce cards, cheque books or statements for a lender in relation to your loan or the loan you guarantee;
- organisations that assist a lender or the loan servicer with product planning, analytics, research and development; and
- mailing houses and telemarketing agencies and media organisations that assist a lender or the loan servicer to communicate with you, including media or social networking sites.

SHARING OUTSIDE OF AUSTRALIA

QBE may disclose information about you to related companies situated in the Philippines or to service providers situated in India.

Genworth may disclose information about you to related companies situated in the USA, Canada or the United Kingdom.

The title insurer or its related entities may disclose information about you to related companies situated in the USA, Malaysia or India.

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

PRIVACY NOTICE AND CONSENT Continued

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 lender, loan servicer and mortgage manager:

- 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.

ACCESSING YOUR INFORMATION

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

CORRECTING YOUR INFORMATION

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

COMPLAINTS

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

PRIVACY POLICY

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of that policy at our website address set out in the schedule.

CONSENT

By signing this form, you consent to:

- us obtaining information about you from a credit reporting body on one or more occasions to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan;
- us exchanging information about you with other credit providers to: assess this application; assist you to avoid defaulting on your loan; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;
- if you are a joint applicant under this application or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process this application and to administer your loan;
- if a lender, the loan servicer or mortgage manager requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the loan servicer or the mortgage manager disclosing to that insurer information about you for any purpose in connection with that insurance;
- us checking the details of the information you gave in this application. They may contact any person you named in this application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with this application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging information (including credit eligibility information) about you with any person acting on your behalf (like a broker, the mortgage aggregator with whom your broker is associated, or a referrer) relating to processing this application and establishing and managing your loan or your guarantee;
- If I am an individual, this information may include credit eligibility information (that is, information NAB obtained from a credit reporting body or based on information obtained from a credit reporting body).
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a State or Territory government in relation to a First Home Owner Grant application you make. For more information, please see the privacy notice above and our privacy policy, available

by contacting us. Please see the contact details in the schedule;

- a lender or the loan servicer disclosing your credit eligibility information to other organisations participating in securitising the lender's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files; and
- us using the information in this application to better understand and/or manage your relationship with us.

We can give information obtained from credit reporting bodies about you to related companies

We can give information we obtain from credit reporting bodies about you to any of our related companies to enable the related company to process another credit application you make to it and to collect any payment that is overdue in relation to that credit facility

INFORMATION ABOUT OTHER PEOPLE

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

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

MORE ABOUT THE CREDIT REPORTING BODY WE USE

CONTACT DETAILS

We may give information about you to one or more credit reporting bodies in relation to this application or your loan. Currently, we deal with Equifax Australia Information Services and Solutions Pty Limited. Equifax's contact details are in the schedule. Equifax has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Equifax's website set out in the schedule.

IF YOU THINK YOU HAVE BEEN THE VICTIM OF A FRAUD

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

IF YOU DON'T WANT YOUR INFORMATION USED BY THEM FOR DIRECT MARKETING/PRE SCREENING PURPOSES

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

SCHEDULE

LENDER

AFSH Nominees Pty Ltd ACN 143 937 437
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: 03 8616 1600
Web: www.advantedge.com.au
Its privacy policy is set out at www.advantedge.com.au/privacy

LOAN SERVICER AND MORTGAGE MANAGER

Advantedge Financial Services Pty Ltd ACN 130 012 930
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: 03 8616 1600
Web: www.advantedge.com.au
Its privacy policy is set out at www.advantedge.com.au/privacy

INSURERS

QBE Lenders Mortgage Insurance Ltd ACN 000 511 071
Level 5, 2 Park, Sydney NSW 2000
Tel: 1300 367 764
Web: www.qbelmi.com
Its privacy policy is set out at <http://www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo>

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305
Level 26, 101 Miller St, North Sydney NSW 2060
Tel: 1300 655 422
Web: www.genworth.com.au
Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>

First American Title Insurance Company of Australia Pty Ltd ACN 075 279 908
Level 10, 309 George Street, Sydney NSW 2000
Telephone 1300 362 178
Web: www.firsttitle.com.au
Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

CREDIT REPORTING BODY

Equifax Australia Information Services and Solutions Pty Limited

- Online: www.mycreditfile.com.au
- Equifax's credit reporting policy is set out at <https://www.equifax.com.au/credit-reporting-policy>
- Mail: Equifax Public Access
PO Box 964, North Sydney NSW 2059

IMPORTANT INFORMATION

The lender 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 true.
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 Lender and the Insurer to:
 - a. Verify the information contained in this application (where applicable);
 - b. Collect information in accordance with the Privacy Notice and Consent.

SIGN HERE – all applicants must sign below:

APPLICANT 1:

Full name (*please print*):

Signature:

Date:

APPLICANT 2:

Full name (*please print*):

Signature:

Date: