

Application Form

INTRODUCER DETAILS

INTRODUCER NAME _____ A.M.L.

INTRODUCER COMPANY _____ C.R. / A.C.L.

AGGREGATOR (IF APPLICABLE) _____

PHONE _____ FAX _____

EMAIL _____

PERSONAL / GUARANTOR DETAILS

APPLICANT ONE PERSONAL / GUARANTOR DETAILS

TITLE _____ SURNAME _____

PREVIOUS LAST NAME (IF APPLICABLE) _____

GIVEN NAMES _____

NO. ADULTS IN HOUSEHOLD _____

NO. DEPENDANT CHILDREN _____ AGES _____

MARITAL STATUS _____ DOB ____ / ____ / ____

DRIVERS LICENCE NO. _____ STATE _____

HOME TELEPHONE () _____ SILENT YES NO

WORK TELEPHONE () _____

MOBILE _____

EMAIL _____

PERMANENT AUSTRALIAN RESIDENT YES NO

CURRENT ADDRESS _____

SUBURB _____ P/C _____ STATE _____

AT CURRENT ADDRESS SINCE _____ YRS _____ MTHS

OWN MORTGAGE RENT BOARD _____

IF LESS THAN 2 YEARS AT PRESENT ADDRESS

PREVIOUS ADDRESS _____

SUBURB _____ P/C _____ STATE _____

TIME AT PREVIOUS ADDRESS _____ YRS _____ MTHS

OWN MORTGAGE RENT BOARD _____

POSTAL ADDRESS _____

SUBURB _____ P/C _____ STATE _____

APPLICANT ONE BANKRUPTCY SECTION

ARE YOU NOW, OR HAVE YOU EVER BEEN BANKRUPT? YES NO

IF YES, WHAT WAS YOUR BANKRUPTCY DISCHARGE DATE ____ / ____ / ____

IF YES IS SELECTED, PLEASE PROVIDE DETAILS.

APPLICANT ONE EMPLOYMENT DETAILS

OCCUPATION _____

FULL TIME PART TIME CASUAL SELF EMPLOYED

EMPLOYER NAME _____

ADDRESS OF EMPLOYER _____

SUBURB _____ P/C _____ STATE _____

START DATE ____ / ____ / ____ TEL _____

IF EMPLOYED LESS THAN 2 YEARS WITH CURRENT EMPLOYER

OCCUPATION _____

FULL TIME PART TIME CASUAL SELF EMPLOYED

EMPLOYER NAME _____

ADDRESS OF EMPLOYER _____

SUBURB _____ P/C _____ STATE _____

TELEPHONE _____

START DATE ____ / ____ / ____ END DATE ____ / ____ / ____

SECONDARY OCCUPATION _____

SECONDARY INCOME _____

APPLICANT TWO PERSONAL / GUARANTOR DETAILS

TITLE _____ SURNAME _____

PREVIOUS LAST NAME (IF APPLICABLE) _____

GIVEN NAMES _____

NO. ADULTS IN HOUSEHOLD _____

NO. DEPENDANT CHILDREN _____ AGES _____

MARITAL STATUS _____ DOB ____ / ____ / ____

DRIVERS LICENCE NO. _____ STATE _____

HOME TELEPHONE () _____ SILENT YES NO

WORK TELEPHONE () _____

MOBILE _____

EMAIL _____

PERMANENT AUSTRALIAN RESIDENT YES NO

CURRENT ADDRESS _____

SUBURB _____ P/C _____ STATE _____

AT CURRENT ADDRESS SINCE _____ YRS _____ MTHS

OWN MORTGAGE RENT BOARD _____

IF LESS THAN 2 YEARS AT PRESENT ADDRESS

PREVIOUS ADDRESS _____

SUBURB _____ P/C _____ STATE _____

TIME AT PREVIOUS ADDRESS _____ YRS _____ MTHS

OWN MORTGAGE RENT BOARD _____

POSTAL ADDRESS _____

SUBURB _____ P/C _____ STATE _____

APPLICANT TWO BANKRUPTCY SECTION

ARE YOU NOW, OR HAVE YOU EVER BEEN BANKRUPT? YES NO

IF YES, WHAT WAS YOUR BANKRUPTCY DISCHARGE DATE ____ / ____ / ____

IF YES IS SELECTED, PLEASE PROVIDE DETAILS.

APPLICANT TWO EMPLOYMENT DETAILS

OCCUPATION _____

FULL TIME PART TIME CASUAL SELF EMPLOYED

EMPLOYER NAME _____

ADDRESS OF EMPLOYER _____

SUBURB _____ P/C _____ STATE _____

START DATE ____ / ____ / ____ TEL _____

IF EMPLOYED LESS THAN 2 YEARS WITH CURRENT EMPLOYER

OCCUPATION _____

FULL TIME PART TIME CASUAL SELF EMPLOYED

EMPLOYER NAME _____

ADDRESS OF EMPLOYER _____

SUBURB _____ P/C _____ STATE _____

TELEPHONE _____

START DATE ____ / ____ / ____ END DATE ____ / ____ / ____

SECONDARY OCCUPATION _____

SECONDARY INCOME _____

APPLICANT ONE NEAREST RELATIVE

MOTHER'S MAIDEN NAME _____

DETAILS OF NEAREST RELATIVE NOT LIVING WITH YOU _____

RELATIONSHIP _____

TITLE SURNAME _____

GIVEN NAMES _____

CURRENT ADDRESS _____

SUBURB P/C STATE _____

CONTACT NUMBER _____

APPLICANT TWO NEAREST RELATIVE

MOTHER'S MAIDEN NAME _____

DETAILS OF NEAREST RELATIVE NOT LIVING WITH YOU _____

RELATIONSHIP _____

TITLE SURNAME _____

GIVEN NAMES _____

CURRENT ADDRESS _____

SUBURB P/C STATE _____

CONTACT NUMBER _____

PERSONAL STATEMENT OF FINANCIAL POSITION

ARE YOU A FIRST HOME BUYER YES NO

ASSETS	APPROX. VALUE
PROPERTY ASSETS	
ADDRESS	\$ _____
ADDRESS	\$ _____
ADDRESS	\$ _____
TOTAL PROPERTY ASSETS	\$ _____
NO. OF MOTOR VEHICLES	\$ _____
TOTAL VALUE OF FURNITURE	\$ _____
CASH / SAVINGS / OTHER	\$ _____
_____	\$ _____
_____	\$ _____
SHARES / INVESTMENTS	\$ _____
SUPERANNUATION	\$ _____
OTHER ASSETS	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL ASSETS	(1) \$ _____

LIABILITIES	LOAN AMOUNT / MONTHLY LIMIT(S)	PAYMENT	REFINANCED
HOME LOAN			
LENDER	\$ _____	\$ _____	<input type="checkbox"/>
LENDER	\$ _____	\$ _____	<input type="checkbox"/>
OVERDRAFT	\$ _____	\$ _____	<input type="checkbox"/>
PERSONAL LOANS			
_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	\$ _____	\$ _____	<input type="checkbox"/>
CREDIT CARDS / STORE LIMITS			
_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	\$ _____	\$ _____	<input type="checkbox"/>
OTHER (SPECIFY)			
_____	\$ _____	\$ _____	<input type="checkbox"/>
_____	\$ _____	\$ _____	<input type="checkbox"/>
OUTSTANDING TAX DUE			
____ / ____ / ____	\$ _____	\$ _____	<input type="checkbox"/>
TOTAL LIABILITIES (2)	\$ _____		

NET ASSETS (SUM OF 1 MINUS 2) \$ _____

INCOME (AVERAGE MONTHLY)		
TOTAL SALARY	GROSS (P.A.)	NET (P.M.)
INCOME EARNER 1	\$ _____	\$ _____
INCOME EARNER 2	\$ _____	\$ _____
RENT RECEIVED	\$ _____	\$ _____
OTHER INCOME		
REGULAR OVERTIME	\$ _____	
GOVERNMENT BENEFITS / PENSIONS	\$ _____	
ADDITIONAL EMPLOYMENT INCOME	\$ _____	
DIVIDENDS / INTEREST	\$ _____	
COMMISSION	\$ _____	
OTHER	\$ _____	
OTHER	\$ _____	
OTHER	\$ _____	
OTHER	\$ _____	
TOTAL NET MONTHLY INCOME	(3) \$ _____	

EXPENDITURE (AVERAGE MONTHLY)	
CREDIT COMMITMENTS	
LOAN REPAYMENTS FOR THIS FACILITY	\$ _____
LOAN REPAYMENTS FOR OTHER LOANS	\$ _____
LOAN REPAYMENTS FOR LEASE / HIRE	\$ _____
CREDIT / STORE CARDS	\$ _____
OTHER COMMITMENTS	
TOTAL LIVING EXPENSES (INCLUDES: MOTOR VEHICLE, RATES, ELECTRICITY, GAS, TELEPHONE, FOOD, CLOTHING, PERSONAL, HOME INSURANCE, AND EDUCATION EXPENSES)	\$ _____
RENT / BOARD	\$ _____
INSURANCE - CONTENTS / MEDICAL ETC	\$ _____
LIFE / INCOME REPLACEMENT INSURANCE	\$ _____
CHILD MAINTENANCE / HECS	\$ _____
OTHER	\$ _____
TOTAL NET MONTHLY EXPENDITURE (4)	\$ _____

SURPLUS MONTHLY INCOME (SUM OF 3 MINUS 4) \$ _____

DECLARATION OF SIGNATURE

I / WE DECLARE THAT THE DETAILS CONTAINED WITHIN THIS PERSONAL STATEMENT OF FINANCIAL POSITION ARE TRUE AND CORRECT.

SIGNATURE _____ DATE _____ SIGNATURE _____ DATE _____

LOAN DETAILS -INTERNAL USE ONLY-

TOTAL LOAN AMOUNT REQUIRED \$ _____ PRODUCT _____ LOAN TERM 30 YEARS OTHER _____

FULL LOAN NO SPLITS

PRODUCT _____ VARIABLE FIXED _____ YEARS INTEREST RATE _____ %
 TYPE OF REPAYMENTS PRINCIPLE & INTEREST INTEREST ONLY _____ YEARS MONTHLY FORTNIGHTLY WEEKLY

SPLIT LOAN SPLITS

SPLIT ONE LOAN AMOUNT \$ _____ VARIABLE FIXED _____ YEARS INTEREST RATE _____ %
 TYPE OF REPAYMENTS PRINCIPLE & INTEREST INTEREST ONLY _____ YEARS MONTHLY FORTNIGHTLY WEEKLY

PURPOSE _____ CREDIT CARD \$ _____ TERM LOAN LINE OF CREDIT OFFSET A/C

SPLIT TWO LOAN AMOUNT \$ _____ VARIABLE FIXED _____ YEARS INTEREST RATE _____ %

TYPE OF REPAYMENTS PRINCIPLE & INTEREST INTEREST ONLY _____ YEARS MONTHLY FORTNIGHTLY WEEKLY

PURPOSE _____ CREDIT CARD \$ _____ TERM LOAN LINE OF CREDIT OFFSET A/C

FIRST SECURITY PROPERTY - SECURES ALL CREDIT APPLIED FOR ON THIS FORM

ADDRESS _____ P/C _____ STATE _____

VOLUME _____ FOLIO _____ HOUSE APARTMENT UNIT OWNER OCCUPIED INVESTMENT

EST. VALUE \$ _____ PURCHASE PRICE \$ _____

NAME OF OWNERS ON TITLE (RE-FINANCE ONLY) _____

NAME OF AGENT OR PERSON TO CONTACT TO ARRANGE ENTRY TO PROPERTY FOR VALUATION _____

COMPANY _____ CONTACT NUMBER _____

SECOND SECURITY PROPERTY

ADDRESS _____ P/C _____ STATE _____

VOLUME _____ FOLIO _____ HOUSE APARTMENT UNIT OWNER OCCUPIED INVESTMENT

EST. VALUE \$ _____ PURCHASE PRICE \$ _____

NAME OF OWNERS ON TITLE (RE-FINANCE ONLY) _____

NAME OF AGENT OR PERSON TO CONTACT TO ARRANGE ENTRY TO PROPERTY FOR VALUATION _____

COMPANY _____ CONTACT NUMBER _____

YOUR REPRESENTATIVE'S (SOLICITOR'S) DETAILS

LAND AGENT _____ PHONE () _____

SALES PERSON _____ PHONE () _____

CONVEYANCER/SOLICITOR _____ PHONE () _____

EMAIL _____ FAX () _____

SETTLEMENT DATE ____ / ____ / ____ FINANCE DUE DATE ____ / ____ / ____

INSURANCE DETAILS

YOU WILL NEED TO PROVIDE THE FOLLOWING DETAILS OF YOUR INSURANCE AND SUPPLY A CERTIFICATE OF CURRENCY.

NAME OF COMPANY _____

POLICY NUMBER _____ EXPIRY DATE _____

COVER AMOUNT \$ _____

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 **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** you protection under the National Credit Code.

APPLICANT ONE SIGNATURE

SIGNATURE _____

PRINT NAME _____

DATE ____ / ____ / ____

APPLICANT TWO SIGNATURE

SIGNATURE _____

PRINT NAME _____

DATE ____ / ____ / ____

Note: It is an offence under the Anti-Money Laundering / Counter-Terrorism Financing Act 2006 to provide a false or misleading statement, provide a false or misleading document, to receive a mortgage product in a false name or to fail to disclose any other name or names you are commonly known by.

Monthly Living Expense Declaration

All categories are mandatory and must have an amount noted, if nil please complete with either 'Nil' or '0'

Groceries (purchases from a supermarket or similar (e.g. service station) e.g. food/drinks, cleaning products, pet food (excl. toiletries and alcohol and tobacco)).	\$
Clothing and personal care (incl. footwear, cosmetics, nappies, hair services, toiletries, dry cleaning).	\$
Transport (public transport, taxi, ride sharing service, air fares (excl. holiday), motor vehicle running costs e.g. fuel, servicing, repairs, registration, parking, tolls (excl. motor vehicle insurance and costs associated with recreational vehicles e.g. motorcycles, caravans, trailers, boats etc.)).	\$
Recreation and entertainment (alcoholic beverages, cigarette/tobacco, restaurants, fast food and takeaway, memberships /subscriptions, domestic and overseas holidays, recreational gambling (e.g. lottery, scratch cards, sports betting, poker machines), admission tickets (sports, music events, theatre)).	\$
Telephone, internet, PayTV and media streaming subscriptions (incl. home telephone & mobile phone, Netflix, Stan, Foxtel, Spotify, Disney+, Apple TV+, Prime Amazon, BINGE, Kayo Sports etc.).	\$
Medical and health (excl. health insurance) (incl. prescriptions and medicines, pharmaceutical products, GP/ specialist/dental/optical/physiotherapy/chiropractic/health practitioners fees etc., hospital charges (excl. health and ambulance insurance)).	\$
Childcare (incl. pre-school, nannies, family day-care).	\$
Public or Government primary and secondary education (kindergarten, primary or secondary costs associated with public/government education e.g. uniform, term fees (books, sports, activities)).	\$
Private and non-Government education (kindergarten, primary or secondary Private and Independent (Catholic or non-Catholic) school fees/sport fees, uniform, text books and associated costs, private tuition fees e.g. tutoring).	\$
Higher education and vocational training (excl. HECS/HELP) (incl. TAFE and other tertiary educational institution (e.g. University, business college) fees and associated costs (text books etc), professional fees (e.g. union dues, professional association subscriptions, legal, accountant and tax agent fees)).	\$
General insurance (incl. home and contents on primary O.OCC residence) (home insurance, contents insurance, motor vehicle insurance (other than recreational vehicles e.g. motorcycles, caravans, trailers, boats etc.), travel insurance, ambulance insurance).	\$
Personal insurance (life, health, sickness and personal accident) (incl. private hospital, medical and dental, life, sickness and personal accident, income protection)	\$
Other insurances (insurance of recreational vehicles such as motor cycle, caravan, trailer, boats etc.).	\$
Pet care (expenses related to pet care).	\$
Primary residence costs (excl. insurance) (either owned or rented expenses incl. rates, utilities, repairs/ maintenance, security and pest control services, pool chemicals, (excl. insurance, body corporate fees/strata fees, land tax)).	\$
O.OCC Strata, Body Corporate, Land Tax (applies to owner-occupied residence/s only).	\$
Secondary residence and holiday home costs (incl. Insurance) (costs associated with any secondary residences, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes building/ contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance).	\$
Investment property costs (incl. insurance) (all costs associated with an 'Investment Property' incl. building/ contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance).	\$
Other regular and recurring expenses (anything not categorised above e.g. gardening, housekeeping and cleaning (incl. ironing), recreational vehicle (motorcycles, caravans, trailers, boats etc.) operational costs (e.g. fuel, registration, servicing, repairs), church/charity donations)).	\$
Total monthly living expenses:	\$

PRIVACY CONSENT NOTICE

Australian Financial Holdings Pty Ltd

By signing this consent form you consent to us, Australian Financial Holdings Pty Ltd (Australian Credit Licence Number 516770), our related corporations, *business partners* and authorised agents (collectively referred to “we”, “our” and “us” where the context permits) collecting, using, holding and disclosing to others your *personal information* (which includes *credit information*) about you.

This Privacy Consent Notice and our Privacy Policy explains how we manage your *personal information*. The privacy policies of our *business partners* explain how they manage your *personal information*. The privacy policies of our *business partners* can be accessed and viewed via their respective websites or you can ask us to provide you with a copy of the privacy policy of a specified *business partner*.

We may collect use, hold and disclose, as applicable *personal information* (which includes *credit information*), and *credit eligibility information* for the purposes of providing you with credit assistance, assessing an application for credit by you, arranging or providing credit to you, deciding whether or not to offer you lenders mortgage insurance or title insurance in respect to any credit applied for, acting as a referrer of your business to others, managing credit provided, providing you with products and services, direct marketing to you, managing our relationship with you, and running our business. You can let us know at any time if you wish to no longer receive direct marketing materials from us.

1. What Information may we collect?

We and our *business partners* may collect *personal information* about you, which includes *credit information*, *credit eligibility information* and with your consent, *sensitive information*. The meaning of the expressions used above and elsewhere in this Privacy Consent Notice are explained below.

Business Partner means any of the organisations referred to in the schedule to this notice, or in the case of credit reporting bodies and lenders mortgage insurers, as specified in this notice. The expression “*business partner*” includes lenders, credit providers, originators, aggregators, referring brokers, lenders mortgage insurers, title insurers and trustee companies.

Personal Information includes identifying information, like your name, address and other contact details and your date of birth; information about your financial position, your employment details; your tax file number and other information we consider relevant to assessment of your application for credit

Credit Information includes details of credit applied for and details of the type and amount of credit granted and repaid; whether or not you have made payments on time; default information, and information about your credit worthiness.

Privacy Act means the Privacy Act 1988 (Commonwealth) as amended from time to time.

The expressions **Credit Reporting Body, Australian Privacy Principles, Commercial Credit, Consumer Credit, Credit Eligibility Information, Credit-Related Information** have the meanings as defined in the Privacy Act.

Most *personal information* that we collect is collected direct from you, but where necessary we can collect *personal information* about you from other sources in any manner permitted by the Privacy Act.

2. Personal Information about Third Parties

When you provide us with *personal information* about *third parties* such as referees, you agree to inform each such person about who we are, how to contact us, how to obtain our Privacy Policy, and that we will use and disclose their *personal information* for the purposes set out in this Privacy Consent Notice, including to contact them to assist us in helping you honour your contractual obligations to us.

3. What Happens If You Are Unable to Provide Us with Your Personal Information

If you are unable to provide us with *personal information* requested, we may be unable to provide you with the services requested.

4. Disclosing, Obtaining and Exchanging Personal Information

You agree that we may disclose to, obtain from and exchange *personal information* about you with any other person including *credit reporting bodies*; external service providers; Insurers; debt collectors; originators, trust managers, trustees and security trustees; complaint/dispute handling bodies; our professional advisors; third parties involved in the loan application process; guarantors and ; proposed ; guarantors; your employer; your referees; your representatives and government and regulatory authorities, if required or authorised by law.

5. Credit Reporting Bodies

We may also disclose *personal information* about you to a *credit reporting body*, including that you have applied for credit or credit assistance, repayment history information, credit liability information and that you are in default under a credit arrangement or have committed a serious credit infringement if that is the case. A *credit reporting body* may then include that information in reports it produces to other credit providers and may also use that information to create assessments as to your credit worthiness and create a credit score with regard to you.

The *credit reporting bodies* with whom we currently deal are:

- Equifax, whose privacy policy is at www.equifax.com.au;
- Illion Australia Pty Ltd, whose privacy policy is at www.illion.com.au and
- Experian, whose privacy policy is at www.experian.com.au.

You may find out about how each *credit reporting body* manages credit-related *personal information* by viewing their Privacy Policy on their website. We may seek and use commercial *credit information* about you to assess an application for *consumer credit* or *commercial credit* and seek and use *consumer credit information* about you to assess an application for *commercial credit* or *consumer credit* (as defined in the Privacy Act).

6. Notifiable matters

When you make an application for *consumer credit*, we are required, under the *credit reporting code* (which forms part of the Privacy Act), to ensure that you are aware of certain specific matters. A statement of Notifiable Matters can be viewed on our website at www.australianfinancial.com.

7. Comprehensive Credit Reporting

If *we* or *our business partners* participate in the comprehensive credit reporting regime authorised under the Privacy Act, *we* or *our business partners*, may be required to disclose to *credit reporting bodies* the fact that:

- you have applied for credit and the amount or that we are a current credit provider to you, or that you have agreed to be a guarantor
- advice that payments previously notified as unpaid are no longer overdue
- information about your current or terminated consumer credit accounts and your repayment history
- payments overdue for at least 60 days and for which collection action has started
- in specified circumstances, that in our opinion you have committed a serious credit infringement
- the fact that credit provided to you by us has been paid or otherwise discharged, and
- other information about credit standing, worthiness, history or capacity that credit providers can disclose under the Privacy Act, including a credit report.

(collectively called "*comprehensive credit reporting information*")

Where *we* or *our business partners* participate in the comprehensive credit reporting regime a *credit reporting body* is authorised to disclose "*comprehensive credit reporting information* to us or our *business partners* in addition to other *personal information*."

8. Guarantors

We, our related corporations and authorised agents may give a guarantor, or a person who is considering becoming a guarantor, *credit information* about you for the purpose of enabling that person to decide whether to act as guarantor or to keep the guarantor informed about the guarantee. In interpreting these provisions of this Privacy Consent Notice, the expression "you" includes any guarantor referred to in an application for credit.

9. Who holds your Personal Information and Overseas Disclosure

We and our *business partners* hold your *personal information* and may disclose your personal and *credit-related information* to overseas entities. Currently, we or our *business partners* currently disclose your *personal information* to overseas entities located in USA, Canada, India, Ireland, the United Kingdom, the European Union, New Zealand and the Philippines.

Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. We and our *business partners* endeavour to select secure and reputable overseas service providers. You acknowledge that the overseas recipients will not be subject to the Privacy Act and may not be subject to any privacy obligations or privacy principles similar to the Australian Privacy Principles.

10. Gaining access to your Personal Information

You can gain access to the *personal information* held about you by Australian Financial by contacting us on 1300 888 684 or in writing, marked to the attention of the Privacy Officer, at GPO Box 2774 Melbourne VIC 3001.

11. Our Privacy Policy

The Privacy Policy of Australian Financial contains information about how you may access and seek correction of your *personal information*, and how you can complain about a breach of the Privacy Act and how we will deal with your complaint. You may obtain a copy of our Privacy Policy at www.australianfinancial.com or you can request a copy by contacting us in any one of the ways specified above.

12. Credit History

Are any of the applicants currently experiencing financial stress from existing commitments or made an application for hardship with their existing lender? Yes No

Have any of the applicants ever been declared bankrupt or insolvent, or entered into a scheme of arrangement with creditors? Yes No

Has any application in respect of this loan ever been submitted by you or any other person to any other lender? Yes No

Have any of the applicants had any court judgements entered against them or defaulted on any previous loans? Yes No

Have any of the applicants or their spouse, ever been shareholders or officers of any company to which a manager, receiver, and/or liquidator has been appointed? Yes No

If you have answered yes to any of these questions, please provide details below:

13. Your Specific Consents

Do you consent to us using your personal and credit information for the purposes, and in the circumstances, set out in this policy?	Yes	No
In the event your application for a home loan cannot be approved through us at this time, do you consent to your home loan application being referred to another credit provider for assessment?	Yes	No

14. Your Acknowledgements and Agreements

<p>Marketing Material (Option to opt out) We will use your personal information to contact you or send you information about other products and services offered by us unless you inform us that you do not wish us to do so. Please tick this box if you do not wish to receive marketing communications from us: <input style="float: right;" type="checkbox"/></p>
<p>I/We consent to the receipt of notices and other documents electronically and understand that upon giving this consent:</p> <ol style="list-style-type: none"> a. You may no longer send paper copies of notices and other documents to me/us; b. I/We should regularly check our nominated email address for notices and other documents. c. You may send the notice 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; d. I/We have facilities to print the notice and other documents sent to we/us electronically; and e. I/We may withdraw our consent to the giving of notices and other documents by electronic means at any time. f. I/We understand that each borrower is entitled to receive a copy of notices and other documents under the National Credit Code and that by signing this consent, I/We are giving up the right to be provided with this information directly from you and that I can cancel this nomination at any time in writing to you. I/We nominate the person named below to receive any notices, and other documents on behalf of me/us. <p>Full name of nominated person: <input style="width: 100%; height: 20px;" type="text"/></p>

<p>Declaration In making this application, I/We declare as follows: (please review carefully)</p> <ul style="list-style-type: none"> • the information in this application and the financial information supporting it are in all respects correct and complete to the best of my/ our knowledge and belief. I/We acknowledge that you will rely on this information in deciding whether to lend to you; • You have the right to confirm the details of the information provided in this application; and acknowledge that: <ul style="list-style-type: none"> ○ any valuation fee is not refundable once the valuation has been made, regardless of whether the loan is approved. ○ any valuations obtained by you are your property, for your own use and neither you nor the valuer/inspector are obliged to make a copy available to me/us. Neither we nor any of our <i>business partners</i> nor the valuer/inspector is under any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports. ○ you do not purport to give me/us tax or financial advice. ○ I/we acknowledge you have recommended that I/we consult an independent advisor.
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15. Signatures

I/We the persons named below consent to the collection, use, holding and disclosure of my/our *personal information* including *credit information* in the manner set out in this Privacy Consent Notice.

Signature (Borrower 1)	Signature (Borrower 2)
Name of Borrower 1 (Please print)	Name of Borrower 2 (Please print)
Insert Date Signed	Insert Date Signed

SCHEDULE

Lenders Mortgage Insurers
Genworth Financial Mortgage Insurance Pty Ltd, ACN 106 974 305 Its privacy policy is set out at http://www.genworth.com.au/privacy-policy QBE Lenders Mortgage Insurance Ltd
Title Insurers
First American Title Insurance Company of Australia Pty Ltd ACN 075 279 908 Its privacy policy is set out at http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy
Originator and Credit Provider
Bendigo and Adelaide Bank Ltd, Australian Credit License 237879. Its privacy policy is set out at http://www.bendigoandadelaidebank.com.au Resimac Pty Ltd Australian Credit License 247283. Its privacy policy is set out at http://resimac.com.au Columbus Capital Pty Ltd, Credit License 337303. Its privacy policy is set out at http://originmms.com.au/corporate info/privacy-policy . ORDE Financial Pty Ltd ACN 634 779 990 Australian Credit Licence 522079. It's privacy policy is set out at https://www.orde.com.au/privacy-policy ING Bank (Australia) Limited Credit License 229823. Its privacy policy is set out at www.ingdirect.com.au/privacy La Trobe Financial Asset Management Ltd, Credit License 222213. Its privacy policy is set out at http://latrobefinancial.com.au First Mortgage Company Home Loans Limited, Credit License 290600. Its privacy policy is set out at www.firstmac.com.au/about-us/conditions-and-privacy . Australian Financial Loan Management Pty Ltd, Credit License 388994. Its privacy policy is set out at www.australianfinancial.com/privacy Australian Financial Mortgage Group Pty Ltd, Credit License 388993, Its privacy policy is set out at www.australianfinancial.com/privacy
Sintex Consolidated Pty Limited, Australian Credit License 385129. Its privacy policy is set out at http://www.sintex.com.au/files/online-privacy . Note: Sintex Consolidated Pty Ltd is a trust manager and servicer Well Nigh Capital Funding No 1 Pty Ltd ACN 603 911 995 & Well Nigh Pty Ltd ACN 131 937 632 Australian Credit Licence 392216 Level 34, 101 Miller Street, North Sydney NSW 2060 http://www.wellnigh.com.au/privacy-policy.html MKM Newco Pty Ltd, Australian Credit Licence 522267. Its privacy policy is set out at www.mkmcapital.com.au/privacy-policy
Credit Providers
Permanent Custodians Limited, Australian Credit License 235129. Its privacy policy is set out at http://www.bnymellon.com/australia/en/privacy.html Perpetual Corporate Trust Limited. Its privacy policy is set out at http://perpetual.com.au/privacy-policy.aspx

Broker Declaration

I have made reasonable inquiries and can state that the loan product(s) listed in this application has/have been assessed as "Not Unsuitable" for the applicant(s) requirements and objectives as outlined by the applicant(s) in this form and the applicant(s) can comply with the credit obligations without experiencing financial hardship. Yes/No

I confirm that the income and expense information provided within the application are those obtained from the applicant(s) during my preliminary assessment. Yes/No

Throughout my dealings with applicant(s), I confirm that nil suspicions have been identified or raised pertaining to this application. Yes/No

The applicant(s) have demonstrated sufficient English fluency to understand the loan and its implications. If no, please provide details. Yes/No

.....
Loan Writers Name and Signature

.....
ACL or CRN

Privacy Consent Notice – V2 - 7/2020