

Fact Find, Application and Privacy

Applicant Name:

Date:

Loan Amount:

Application summary:

Program: ☐ Residential ☐ Commercial

Purpose: ☐ Owner Occupied ☐ Investment

Product: Residential Lending

Overseas Lending

Commercial Lending

SMSF Lending

Additional Notes:

Broker Details

Broker/Loan Writer:

Broker Company/Franchise:

Group Aggregator/Originator:

Your BDM:

State:

Is the loan writer: a Credit Representative ☐ Credit Representative Number:

or a Broker ☐ Australian Credit Licence:

or an Employee ☐

Contact Number:

Contact Email:

Credit Guide Issued? Yes ☐ NO ☐

Fact Find Completed? Yes ☐ NO ☐

Credit Proposal Issued? Yes ☐ NO ☐

Did you complete a preliminary assessment? Yes ☐ NO ☐

Did you personally interview the applicant/s? Yes ☐ NO ☐

Have you sighted all original supporting documents? Yes ☐ NO ☐

Does the applicant/s require an interpreter? Yes ☐ NO ☐ If yes, what language

Applicants details:

Applicant 1: Borrower ☐ Mortgagor ☐ Guarantor ☐

Title: Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Surname:

Given names:

Previous name:

Mother's Maiden name:

Date of birth: Male ☐ Female ☐

Marital status: Single ☐ Married ☐ De facto ☐
Widowed ☐ Separated ☐ Divorced ☐

Full name of Spouse:
If not applicant 2

Number of dependents: Ages:

Current living status: Own home ☐ Mortgage ☐ Renting ☐

Live with family ☐ Boarding ☐ Other

Current address:

Time at current address: years months

If under 3 years, please provide previous address:

Postal address (if different from current residential address):

Email:

Home phone number: Preferred ☐

Work phone number: Preferred ☐

Mobile number: Preferred ☐

Australian Citizen: ☐ Yes ☐ No ☐ If No, state Visa No.:

Resident of :
(if not Australia)

Driver Licence Number:

Face to face identity check Yes ☐ No ☐ If no, please detail

Applicant 2: Borrower ☐ Mortgagor ☐ Guarantor ☐

Title: Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Surname:

Given names:

Previous name:

Mother's Maiden name:

Date of birth: Male ☐ Female ☐

Marital status: Single ☐ Married ☐ De facto ☐
Widowed ☐ Separated ☐ Divorced ☐

Full name of Spouse:
If not applicant 1

Number of dependents: Ages:

Current living status: Own home ☐ Mortgage ☐ Renting ☐

Live with family ☐ Boarding ☐ Other

Current address:

Time at current address: years months

If under 3 years, please provide previous address:

Postal address (if different from current residential address):

Email:

Home phone number: Preferred ☐

Work phone number: Preferred ☐

Mobile number: Preferred ☐

Australian Citizen: ☐ Yes ☐ No ☐ If No, state Visa No.:

Resident of :
(if not Australia)

Driver Licence Number:

Face to face identity check Yes ☐ No ☐ If no, please detail

Employment details:

Applicant 1:

Current Employment status:

PAYG ☐ Self employed ☐ Contractor ☐ Temporary
Full time ☐ Part time ☐ Casual ☐ Student ☐
Probation ☐ Home duties ☐ Family business ☐
Retired ☐ Not employed ☐ Govt. benefit recipient ☐

Occupation:

Employment sector or nature of business:

Employer / Company name and address:

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

Employer email:

Time at current employment:

Years

Months

Average hours/ week
(if casual/ part-time):

Hours

ABN if Self Employed

Previous employment

If employed or in business for less than 2 years, please provide:

Previous occupation and industry (if different from current):

Employer / Company name and address:

Time at previous employment:

Years

Months

Additional comments relating to employment or if probation is ticked:

IF THE APPLICANT IS AGED 45 YEARS OR OVER:

1. What is your planned retirement age?

2. Will you reach planned retirement age
during the term of the loan?

Yes ☐

No ☐

If yes, how do you plan to pay off the loan once you retire?

Nearest relative details (not living with you) :

Full Name:

Address:

Relationship to you:

Contact number:

Applicant 2:

Current Employment status:

PAYG ☐ Self employed ☐ Contractor ☐ Temporary
Full time ☐ Part time ☐ Casual ☐ Student ☐
Probation ☐ Home duties ☐ Family business ☐
Retired ☐ Not employed ☐ Govt. benefit recipient ☐

Occupation:

Employment sector or nature of business:

Employer / Company name and address:

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

Employer email:

Time at current employment:

Years

Months

Average hours/ week
(if casual/ part-time):

Hours

ABN if Self Employed

Previous employment

If employed or in business for less than 2 years, please provide:

Previous occupation and industry (if different from current):

Employer / Company name and address:

Time at previous employment:

Years

Months

Additional comments relating to employment or if probation is ticked:

IF THE APPLICANT IS AGED 45 YEARS OR OVER:

1. What is your planned retirement age?

2. Will you reach planned retirement age
during the term of the loan?

Yes ☐

No ☐

If yes, how do you plan to pay off the loan once you retire?

Nearest relative details (not living with you) :

Full Name:

Address:

Relationship to you:

Contact number:

Corporate details (complete only if required):

Company / Trust 1:

Company / Trust Name: Borrower ☐ Guarantor ☐

Trustee of Trust (if applicable):

Trading Name:

ABN / ACN:

Date Commenced:

Nature of Business:

Registered Address:

Directors Names:

1.

2.

3.

Name of each beneficial owner:

1.

2.

3.

Company / Trust 2:

Company / Trust Name: Borrower ☐ Guarantor ☐

Trustee of Trust (if applicable):

Trading Name:

ABN/ ACN:

Date Commenced:

Nature of Business:

Registered Address:

Directors Names:

1.

2.

3.

Name of each beneficial owner:

1.

2.

3.

Your goals and requirements for seeking credit:

For example: purchase home, buy land, building, investment property, refinance, renovate, relocation, debt consolidation, study, holiday, car, boat, extra cash, etc.

What are your primary reasons for seeking credit / how will the funds will be used?

1. \$

2. \$

3. \$

Additional notes:

If purchasing property, how long are you looking to retain the property?

<2 years

2-5 years

5-10 years

10 years plus

Please provide reasons below:

If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you:

Your preferred interest rate type: (select one)

Variable rate - It is important to have an interest rate that fluctuates over the term of the loan.

Fixed rate - It is important to have certainty about the interest rate and/or repayment for a fixed term.

Fixed & Variable - It is important to have a combination of fixed and variable interest rates.

No preferred interest rate type.

Your preferred repayment type: (select one)

Principal & Interest - It is important to have repayments that include the principal amount borrowed & the interest payable, so that the loan is repaid in full by the end of the loan's term.

Interest only - It is important to make interest only repayments for a specified term.

Interest only in advance - It is important to have the ability to make an advanced or lump sum interest only repayment.

No preferred repayment type.

Reasons for interest only:

☐ Investment purposes

☐ Cash flow for future investment
(e.g. shares, investment property, super contributions)

☐ Intend to convert owner occupied property into investment property in the future

☐ Recommendation provided by financial planner/accountant

☐ Anticipated large expense items
(e.g. education, renovations, furniture)

☐ Temporary reduction in income
(e.g. parental leave, change in circumstances)

Know the risks of interest-only home loans

Interest-only home loans seem more affordable because initially the repayments are lower than the repayments on principal and interest loans, but they have some drawbacks:

- **Interest-only loans cost more** - The amount of money you owe does not reduce during the interest-only period, which means you'll pay a lot more interest over the life of the loan, compared to a principal and interest loan. For example, a \$500,000 loan over 25 years, with an interest rate of 5%, would cost you an extra \$40,062 in interest if it was interest-only for the first 5 years.
- **Repayments will increase at the end of the interest-only period** - When the interest-only period ends you'll need to start repaying the principal as well as the interest - and, with less time to pay it off, your repayments are likely to be a lot higher.
- **Not building equity** - If your property does not increase in value during the interest-only period, you risk having no equity in your home at the end of this period, despite making payments every month. This may put you at greater risk if there is a downturn in the market or your circumstances change and you have to sell.

Preferred loan features:

1. Additional payments

It is important that the loan is paid off quickly and that additional payments are allowed without penalty

☐ Yes ☐ No ☐ Not essential

2. Split account

It is important to have more than one loan sub account/s, or separate account for savings /investment funds, for tax, accounting or personal expense purposes

☐ Yes ☐ No ☐ Not essential

3. Redraw

It is important to have access to additional repayments that you have made on your loan over and above the required minimum repayments.

☐ Yes ☐ No ☐ Not essential

4. Top up

It is important to have access to additional funds for future use subject to sufficient equity

☐ Yes ☐ No ☐ Not essential

5. Product flexibility

It is important to have the ability to switch between a lender's home loan products

☐ Yes ☐ No ☐ Not essential

6. Portability

It is important to have the option to transfer the loan to an alternative property to save money & time

☐ Yes ☐ No ☐ Not essential

Other features sought:

Disclose any significant costs and/or risks associated with the benefits being sought eg costs of refinancing, break costs, fees for credit assistance services etc.

WARNING: If you choose a fixed rate loan you may be charged break costs if, before the expiry of the fixed interest period:

(a) you make an additional payment ; or

(b) you pay out that fixed rate loan or an amount becomes due and payable; or

(c) if you change your loan type or fixed interest period that applies to your loan. For example, if you request to switch from a 5-year fixed rate loan to a 2-year fixed rate loan or to a variable rate loan.

Break costs could be substantial if interest rates fall during the fixed interest period. You should take break costs into consideration when deciding whether you want to fix your interest rate. The terms and conditions applying to your loan will set out when break costs may be payable. You should read the terms and conditions carefully and ensure that you understand them.

Financial position:

ASSETS (what you own)

ASSET TYPE	ASSET DESCRIPTION*	DATE OF PURCHASE	CURRENT VALUE	OWNERSHIP		
				App1	App2	Both
Principal Home			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property	Weekly \$ rent:		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property	Weekly \$ rent:		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home Contents			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Boats			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings Account			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash / Term Deposits / Managed Funds			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shares			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

* Please include make, model and year for any vehicle and address for any property

TOTAL \$

LIABILITIES (what you owe)

LIABILITY - PROVIDER	LIMIT	BALANCE	INTEREST RATE	LOAN TYPE*	LOAN TERM REMAINING	MONTHLY REPAYMENT	TICK IF REFINANCING
Principal Home - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Investment Property - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Investment Property - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Motor Vehicle Finance - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Motor Vehicle Finance - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Personal Loan - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Credit Card - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Credit Card - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Other - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Other - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Other - Financier:	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>

* Principal & Interest / Interest Only

TOTAL \$ \$

TOTAL MONTHLY \$

Living expenses:

If the applicants live together, only one form needs to be completed and should include total household expenses (combined living expenses for both applicants).

If the applicants live separately, a separate declaration is required for each applicant.

Monthly living expenses: Every field must be completed. If not applicable to the applicant(s) situation, please enter zero.

LIVING EXPENSES:	Monthly Amount	Comments (changes in foreseeable future)
Owner-occupied or rental property utilities & rates: (and other related costs)	\$	
Investment property utilities & rates: (and other related costs)	\$	
Groceries:	\$	
Transport: (e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls)	\$	
Telephone, Internet, Pay TV & media streaming subscriptions:	\$	
Recreation & Entertainment:	\$	
Insurance: (e.g. health, home & contents, motor vehicle, life, income protection).	\$	
Education:	\$	
Childcare:	\$	
Medical and Health:	\$	
Clothing and Personal Care:	\$	
Other (e.g. Gym membership):	\$	
TOTAL LIVING EXPENSES	\$	

Are there any special circumstances which may impact the applicant/s living expenses.

Yes ☐ No ☐

If yes, please provide details:

Changes to current circumstances:

Do you anticipate any material change to your financial situation over the next five years (e.g. retirement from the workplace, additional dependent family members (children), pending court case, significant future plans, etc.)?

☐ Yes ☐ No

If yes, what is the reason for the change, the expected impact and the plan to meet ongoing financial obligations?

Your financial security:

Have you had any difficulties in meeting your financial commitments in the past 2 years?

☐ Yes ☐ No

If yes, please provide details:

Have you received advice from an accountant, solicitor or financial planner regarding your requirements or financial objectives?

☐ Yes ☐ No

If yes, please provide details:

Please outline the reasons why you believe this loan is in your best interests.

Property security details:

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

Security #1 details:

Owner Occupied ☐ Investment ☐

Street address:

Purchase Price/Estimated Value:

\$

Name on title (mortgagor):

☐ App 1 ☐ App 2 ☐ App 1 & 2

Gross rent (if applicable):

\$

Contact name for access:

Contact phone number:

Security #2 details:

Owner Occupied ☐ Investment ☐

Street address:

Purchase Price/Estimated Value:

\$

Name on title (mortgagor):

☐ App 1 ☐ App 2 ☐ App 1 & 2

Gross rent (if applicable):

\$

Contact name for access:

Contact phone number:

Solicitor/Conveyancer details:

Company name:

Company address:

Contact name:

Contact number:

Email:

Financial Position:

Purchase / Refinance Amount:

Deposit paid:

Government costs (estimate):

Sale proceeds:

Lenders Mortgage Insurance premium (estimate):

Savings:

Cash out:

Loan amount required:

Other: _____

Other: _____

Total funds required:

Total funds available:

Non-genuine Savings:

My/Our deposit or equity contribution includes non-genuine savings, such as an Advance or Gift from family or friends and this is repayable.

☐ Yes ☐ No

The Advance or Gift has been captured under the liabilities section of this application form.

☐ Yes ☐ No

Accountants details:

Company name:

Company address:

Contact name:

Contact number:

Email:

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:

Loan details - Security #1

Loan Product:	<input type="text"/>	Total Loan Amount:	\$ <input type="text"/>
Loan Term:	<input type="text"/> years		

Loan Split 1

Purpose:	Purchase	Refinance	Owner Occupied	Investment
Loan amount including capped LMI	\$ <input type="text"/>		Indicative Interest Rate	<input type="text"/> %
Principal & Interest Repayments	Variable Rate			
Interest Only Repayments	<input type="text"/> Years (5 Max)	Fixed Rate	<input type="text"/> Years (5 Max)	

Offset Account Request (Optional - Fees apply, available for all products except for Easy Doc)

Loan Split 2

Purpose:	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>	Owner Occupied <input type="checkbox"/>	Investment <input type="checkbox"/>
Loan amount including capped LMI	\$ <input type="text"/>		Indicative Interest Rate	<input type="text"/> %
Principal & Interest Repayments	Variable Rate			
Interest Only Repayments	<input type="text"/> Years (5 Max)	Fixed Rate	<input type="text"/> Years (5 Max)	

Offset Account Request (Optional - Fees apply, available for all products except for Easy Doc)

Loan details - Security #2

Loan Product:	<input type="text"/>	Total Loan Amount:	\$ <input type="text"/>
Loan Term:	<input type="text"/> years		

Loan Split 1

Purpose:	Purchase	Refinance	Owner Occupied	Investment
Loan amount including capped LMI	\$ <input type="text"/>		Indicative Interest Rate	<input type="text"/> %
Principal & Interest Repayments	Variable Rate			
Interest Only Repayments	<input type="text"/> Years (5 Max)	Fixed Rate	<input type="text"/> Years (5 Max)	

Offset Account Request (Optional - Fees apply, available for all products except for Easy Doc)

Loan Split 2

Purpose:	Purchase	Refinance	Owner Occupied	Investment
Loan amount including capped LMI	\$ <input type="text"/>		Indicative Interest Rate	<input type="text"/> %
Principal & Interest Repayments	Variable Rate			
Interest Only Repayments	<input type="text"/> Years (5 Max)	Fixed Rate	<input type="text"/> Years (5 Max)	

Offset Account Request (Optional - Fees apply, available for all products except for Easy Doc)

Document checklist

Please indicate which documents are being provided with the application:

All applications:

- | | |
|---|--|
| <input type="checkbox"/> Fully completed home loan application form | <input type="checkbox"/> Australian Passport |
| <input type="checkbox"/> Completed Serviceability Calculator for all applicants | <input type="checkbox"/> Current Drivers Licence / Proof of Age Card |
| <input type="checkbox"/> Other (please list) : | |

PAYG applicants

- ☐ Two computer generated payslips less than one month old showing your name, employer's name and ABN, current salary / wage, and year-to-date income
- ☐ Most recent PAYG summary or tax assessment notice

If the both of the above are not available, one may be considered, plus one of the following:

- ☐ Employment Contract / Employer letter on company letterhead stating annual income, position, basis and term of employment
- ☐ Three months of bank statements showing regular electronic payments with your employer's name showing

Self-employed or Company applicants:

- ☐ Most recent two years' full company and individual tax returns & financials AND tax assessment notices

TRUST: (UNIT & DISCRETIONARY/ FAMILY TRUST ONLY)

- ☐ Full trust deed (fully executed by all parties)
- ☐ Last 2 years full tax returns for the trustee and trust (Required where trustee company is trading)

Rental income (only applicable if source of income is not from security property)

- ☐ Proof of rental income on investment properties by rental statements, current lease / tenancy agreement or rental appraisal (where property being purchased, or not previously rented)

PURCHASE:

- ☐ Contract of sale/Contract note/ Transfer
- ☐ Evidence of funds to complete the purchase
- ☐ Bank statements to evidence savings and expenditure pattern

REFINANCING / SWITCHING AND DEBT CONSOLIDATION

- ☐ Rates Notice for property being refinanced
- ☐ Rental income verification (either by way of rental statements, rent contract or statements showing rental credits to bank a/c.)
- ☐ Last 6 months loan statements for loans being refinanced
- ☐ Last 3 months statements for credit/store cards being refinanced
- ☐ Payout statement (if available) in relation to exit fees and amount of debt being refinanced

Joint nomination: (Please read carefully)

Under the National Credit Code, if there is more than one borrower and the borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them. If you sign this nomination form, a notice or other document given to the nominated borrower, while the nomination remains in force, will be taken to have been given to all borrowers who have signed this form. You are entitled to receive a copy of any notice or other document under the National Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider. Any person who has signed this form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code.

BORROWER - I / We nominate to receive notices & other documents under the National Credit Code on behalf of me/us.

GUARANTOR - I / We nominate to receive notices & other documents under the National Credit Code on behalf of me/us.

Applicant 1 Signature Name Date

Applicant 2 Signature Name Date

Loan purpose checklist:

Extremely important notice to all applicant(s). Each applicant must complete this section.

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

- credit is provided under a contract;
- the applicant (debtor/mortgagor) is a natural person or strata corporation; and
- the credit is provided or intended to be provided wholly or predominantly:
 - for personal, domestic, or household use; or
 - to purchase, renovate or improve residential property for investment purposes; or
 - to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes

PART A

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

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

PART B

The purpose of this loan is:	Loan amount sought \$
1. To purchase a property for personal use.	\$
2. To purchase a property for investment purposes.	\$
3. To refinance a property for personal use.	\$
4. To refinance a property for investment purposes.	\$
5. To purchase vacant land for personal use.	\$
6. To purchase vacant land for investment purposes.	\$
7. To refinance vacant land for personal use.	\$
8. To refinance vacant land for investment purposes.	\$
9. To purchase vacant land and construct a property for personal use.	\$
10. To purchase vacant land and construct a property for investment purposes.	\$
11. To refinance vacant land and construct a property for personal use.	\$
12. To refinance vacant land and construct a property for investment purposes.	\$
13. To provide funds for a future personal use.	\$
14. To provide funds for a future business/investment purpose.	\$
TOTAL	\$

Business purpose declaration:

I/we declare that the credit to be provided to me/us by the credit provider in connection with this loan is to be applied wholly or predominantly for,

- business purposes, or
- investment purposes other than investment residential property.

Important Notice:

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

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

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

If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the NCC, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the applicant(s).

Applicant 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Applicant 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>

Customer Identification Checklist Individuals:

Completion of this page is mandatory by the Introducer. The Anti-Money Laundering & Counter-Terrorism Financing Act 2006 requires additional identification information from customers. The following declaration must also have accompanied copies of clear and legible certified identification.

To achieve acceptable identification, the customer may present a mix of documents which have not expired (unless otherwise indicated), comprising one of the following categories:

Category One	Australian Passport, which has not been expired > 2 years or Foreign Passport and Residency/Visa PLUS Drivers Licence or Proof of Age Card PLUS Change of Name or Marriage Certificate (where necessary)
Category Two	Australian Passport, which has not been expired > 2 years or Foreign Passport and Residency/Visa or Drivers Licence or Proof of Age Card PLUS Australian Birth Certificate or Citizenship Certificate; PLUS Medicare Card or a Pension Card issued by Centrelink PLUS Change of Name or Marriage Certificate (where necessary)

If the above categories cannot be satisfied, or the introducer is unable to complete face to face verification with the applicant, then a full Verification of Identify form must be completed.

I, confirm and declare that I have personally interviewed

Applicant 1 ☐ **Guarantor 1** ☐ **Director 1** ☐

Full Name:

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date
<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"/>

Verification has been performed for the customer. Full name and ☐ Date of birth, or ☐ Residential Address

Location of documents verified (note address)

<input type="text"/>	Date
----------------------	------

☐ Yes. Face to face verification was conducted by me. The original and current identification documents listed above were produced to me and copies of these documents endorsed by me as true copies are included with this application. All documents noted above are a reasonable likeness to the individual. Nothing in my dealings with the customer have raised any suspicions concerning the transaction.

☐ No. A face to face was not conducted by me and a full verification form will be submitted with this application.

Applicant 1 ☐ **Guarantor 1** ☐ **Director 1** ☐

Full Name:

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date
<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"/>
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Verification has been performed for the customer. Full name and ☐ Date of birth, or ☐ Residential Address

Location of documents verified (note address)

<input type="text"/>	Date
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Yes. Face to face verification was conducted by me. The original and current identification documents listed above were produced to me and copies of these documents endorsed by me as true copies are included with this application. All documents noted above are a reasonable likeness to the individual. Nothing in my dealings with the customer have raised any suspicions concerning the transaction.

No. A face to face was not conducted by me and a full verification form will be submitted with this application.

How to Provide Certified Documents

To complete the customer identification process under Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), certified copies of customer identification documents must be provided. In order for documents to meet the certification requirements, a copy must be clearly authorised as a true copy of the original by an appropriate person. Each certified copy document must be certified separately, showing clearly:

- the words "certified true copy of the original";
- the signature of the certifying officer; and
- the name, address, telephone number, provider/registration number (if applicable) & profession of the certifying officer, legibly printed below the signature

Applicant's declaration and acknowledgement:

1. Have you, or your co-applicant, ever been declared bankrupt or insolvent, has either Estate been assigned for the benefits of creditors? ☐ Yes ☐ No
2. Have you, or your co-applicant, ever been shareholders or officers of any company to which a manager, receiver and/or liquidator has been appointed? ☐ Yes ☐ No
3. Is there any judgement entered in court against you, or your co-applicant or any company of which you or your co-applicant are or were a shareholder or officer? ☐ Yes ☐ No
4. Have you, or your co-applicant, or any company with which you are or were associated, ever had a property foreclosed upon or sold through a mortgagee sale proceeding? ☐ Yes ☐ No
5. Has any application in respect of this loan been submitted by you, or any other person, to any other lender? ☐ Yes ☐ No
6. Are you and your co-applicant first home buyers, and therefore have not owned a residential property jointly, severally or with any other person previously? ☐ Yes ☐ No
7. Are you and your co-applicant currently meeting existing financial commitments without financial hardship? If No, provide details below: ☐ Yes ☐ No

8. Have you or your co-applicant had any difficulties in meeting debt commitments in the past 2 years? If yes, please provide details below: ☐ Yes ☐ No

9. I/We understand the terms of this finance application. ☐ Yes ☐ No
10. All the information provided as part of my/our finance application is complete, correct and not misleading in any way. ☐ Yes ☐ No
11. Can you or your co-applicant confirm that no part of the deposit or purchase price has been obtained through borrowings not disclosed in this document? ☐ Yes ☐ No
12. I/We are at least 18 years old. ☐ Yes ☐ No
13. I/We understand and agree that any valuation obtained is for use by the lender, and that I/we must make my/our own enquiries in relation to the value and suitability of the property. ☐ Yes ☐ No
14. I/We are comfortable with my/our ability to make repayment under the proposed loan without difficulty. ☐ Yes ☐ No

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and can be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay: any loan application fee; all fees and charges incurred to process the application; all fees and charges to obtain the valuation report about the security property; and all legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Applicant 1 Signature

Name

Date

Applicant 2 Signature

Name

Date

Guarantor 1 Signature

Name

Date

Guarantor 2 Signature

Name

Date

Introducer's declaration and acknowledgement:

1. I confirm that the Income and Expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.

2. No conflicts of interest exist between the applicant/s and myself (eg. the transaction is at arm's length and the applicant/s is not a friend, partner or family member). If a conflict exists please provide detail: ☐ Yes ☐ No

3. The applicant/s is not disadvantaged by any conflict of interest in relation to any incentive or commissions that I might receive for writing this loan.

4. I confirm that I have asked the applicant(s) whether the equity contribution includes non-genuine savings and have recorded the terms of repayment where applicable.

5. I have collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all document send to you are held by me/us. I/ We will retain these documents and will make them available to you if requested. I/we are aware that this application may be audited by you.

6. Do the applicant (s) have any other relevant requirements and objectives other than the loan purpose and type of loan product specified in this application? If yes, please provide details below: ☐ Yes ☐ No
(eg plan to downsize or move to a retirement village in five years; keep investment property for five years; sell the home & upgrade in five years):

7. In the loan application, the applicants' income and outgoings, and assets and liabilities are specified. Is there any other information that is relevant regarding the applicants' income and outgoings, assets and liabilities that are not specified in the relation to the applicant/s financial position in this loan application? ☐ Yes ☐ No
(eg expecting inheritance money; repay loan from super; employment insecure):

8. I have made a reasonable enquiry and based on the information provided to me by the applicant/s the recommended product is not unsuitable on the basis that it is consistent with the applicants requirements and objectives and the applicant/s can comply with their financial obligations without substantial hardship.

9. I have provided all parties all documents required under the National Consumer Credit Protection Act 2009.

10. For interest only loans:

(a) the interest only period aligns with the applicants requirements.

(b) I have explained the following additional risks and costs of an interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicants may pay more over the life of their loan than if there was no interest only term.

11. The applicant/s have requested the loan documents to be sent to: ☐ Borrower ☐ Introducer ☐ Solicitor/Conveyancer

12. That assessment is valid for 90 days from the date below.

13. The applicant(s) demonstrated sufficient literacy and financial understanding to comprehend the implications of obtaining a loan. ☐ Yes ☐ No

Introducer Signature

Name

Date

Privacy Consent Form



Please read carefully as each proposed Applicant and Guarantor must sign the acknowledgement and authority

The applicant(s) acknowledge(s) that they have made an application for credit or to provide a guarantee. The application for credit may be for consumer credit or commercial credit.

In this document, and where appropriate a reference to personal information includes 'sensitive information', 'credit information' and 'credit eligibility information' as defined in the Privacy Act 1988 (Cth) (the Act).

This privacy notice tells you how certain organisations collect personal information about you, what they use the personal information for and who they share the personal information with. If any of those organisations collect personal information that can be used to identify you, it will take reasonable steps to notify you of that collection. We may (from time to time) update, vary, amend or replace this privacy notice by giving you notice of the changes. If you would like further information regarding privacy, you can review Loanone's current Privacy Statement on the Loanone website at <https://www.loanone.com.au/> or request a copy by either calling or writing to Loanone.

Organisations that collect personal information about you

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

- the Credit Provider to whom you make the application or that makes your loan available and named in the Schedule (this privacy notice and consent as well as the Credit Provider's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Credit Provider);
- the Originator being those companies that supply credit services in relation to your application and named in the Schedule (this privacy notice and consent as well as the Originator's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Originator);
- any applicable mortgage insurer (the LMI Insurer) that considers the Credit Provider's request for lender's mortgage insurance for the loan and named in the Schedule (this privacy notice and consent as well as the LMI Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the LMI Insurer); and
- any applicable title insurer (the Title Insurer) that considers the Credit Provider's request for title insurance cover for your loan, and its related entities named in the Schedule (this privacy notice and consent as well as the Title Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Title Insurer).

Each of these organisations is described in this privacy notice and consent as "organisations", "we" and "us". The LMI Insurer and the Title Insurer are together described as "Insurers".

Each of the Credit Provider, Originator and the Insurers may update their respective privacy policies from time to time.

How we collect personal information from you

We will collect personal information about you from you, in relation to your application for credit and as well as any guarantee. Most personal information that we can collect is collected from the credit application and any supporting documentation supplied in connection with your credit application. If your credit application is approved, then we can also collect personal information about you from the records we maintain about the products and services you receive from us. We can check and verify that personal information from sources referred to in the credit application and/or in this privacy notice and consent.

How we collect personal information from other sources

We can collect personal information about you from other sources in any manner permitted by the Act. We will only collect personal information from other sources where it is reasonably necessary for us to do so in relation to or in connection with your credit application, your loan and any guarantee in relation to your loan. Examples of such sources of personal information include:

- we obtain personal information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information either within or outside of Australia) from a Credit Reporting Body for any purpose described below;
- we obtain personal information about your credit application, loan or a guarantee of the loan, from any organisation described or referred to in the section titled "Organisations that collect personal information about you";
- if we are unable to contact you and we obtain publicly available personal information about you in order to update our records and your contact details;
- we check property details, your offer of any security, through public registers or our service providers including a Credit Reporting Body; or
- we exchange information with your legal, financial advisers or other representatives and advisors in relation to or in connection with your credit application, loan or a guarantee of the loan.

When the law authorises or requires collection of personal information

There are laws that affect organisations that require us to collect and disclose your personal information. For example, we may require information about you to verify your identity under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) ("AML/ CTF Act").

How your personal information may be used

The Credit Provider and the Originator may collect and disclose your personal information for purposes including:

- supplying (including procuring the supply to) you with information about loan products or related services;
 - considering whether you are eligible for a loan or any related service you requested or to provide a guarantee;
 - processing the credit 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 make available and that may be of interest to you, unless you tell them not to (this relates to direct marketing);
 - 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 any law, regulation or code binding on it; and
 - any purpose to which you have consented.
- You can tell the Credit Provider or the Originator (if any identified in the Schedule) at any time if you no longer wish to receive direct marketing information or offers from them. They will process your request as soon as reasonably practicable after receipt of the request.

Also the Credit Provider or the Originator may use personal information about you to:

- enable an Insurer to assess the risk of providing insurance to the Credit Provider or to address the Credit Provider's arrangements

with the Insurer;

- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

An LMI Insurer may use personal information about you:

- to decide whether to insure the Credit Provider under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to the Credit Provider;
- 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 Credit Provider 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 Act as well as laws regulating insurance contracts in Australia (including the 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 Credit Provider 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 Credit Provider;
- 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 including requirements under the Act as well as laws regulating insurance contracts in Australia (including the Insurance Contracts Act 1984) as amended from time to time; and
- for any other purpose under the contract of insurance between the Credit Provider and the Title Insurer.

How we share your personal information

Sharing information with credit providers

We can seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information including relating to your credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator, Credit Provider or any Insurer may seek an opinion from a credit provider or a Credit Reporting Body and such person is authorised to provide an opinion on you.

Sharing information with third parties

We may seek from and use or disclose information about you to third parties in relation to: considering your application for credit or a guarantee in connection with an application for credit; administering your loan; exercising rights relating to any guarantee; or, any insurance policy an insurer issues to the credit provider relating to your loan or the loan you guarantee. These third parties may include:

- your representatives, attorneys, lawyers, settlement agents, accountants, brokers and real estate agents that act on your behalf;
- your referees, including your employer or other individuals to

confirm your identity and/or other details about you;

- mortgage brokers or referrers that submitted applications on your behalf or referred you to the Originator;
- valuers, surveyors, other insurers, re-insurers, claim assessors and investigators;
- other financial institutions including deposit taking institutions;
- organisations in debt collecting, purchasing or factoring debts;
- law enforcement agencies;
- lawyers, mortgage/loan settlement agents, consultants, financial advisers and any other party involved with your loan;
- government and/or regulatory bodies including the Australian Taxation Office, the Australian Securities & Investments Commission, the Reserve Bank of Australia, the Australian Prudential Regulatory Authority as required or authorised by any law. In many cases these organisations may share information with foreign authorities;
- Rating agencies, to the extent necessary to allow these agencies to rate particular structured / investment products;
- guarantors and prospective guarantors of the loan/the borrowers or prospective borrowers of the loan you guarantee;
- any organisation involved or connected with the securitisation of your loan, including loan servicers, Originator and master originators, trust managers, trustees and security trustees, insurers and re-insurers;
- organisations that provide the Credit Provider, any trust manager or loan servicer with the infrastructure in order to provide the credit services to you;
- organisations that provide the Credit Provider, any trust manager or loan servicer with product advice, planning, research and development;
- Mailing houses and tele-marketing agencies that assist the Credit Provider, any trust manager or loan servicer to communicate with you; and
- service providers including IT and data consultants, agents, contractors and advisers that assist us to conduct our business.

Sharing information with Credit Reporting Bodies

The Credit Provider, loan servicer or trust manager can give to a Credit Reporting Body personal or commercial information (including overdue payments) about you including to allow a credit reporting body to create or maintain a credit information file about you. A Credit Reporting Body may include information about you in reports that it gives other organisations (such as other credit providers) to help them assess your credit worthiness.

The Credit Provider, loan servicer or trust 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.

Some of the information held by a Credit Reporting Body may reflect adversely on your credit worthiness, for example, where you fail to make payments or if you commit a series credit infringement (like obtaining credit by deception / fraud). If information of this nature is held on your credit file then this will likely affect your ability to obtain credit from other credit providers.

Currently we deal with the Credit Reporting Bodies disclosed in the Schedule. Each Credit Reporting Body also has a policy about how they handle information about you. You should be able to obtain a copy of their policy by contacting them directly.

If you believe that you have been or are likely to be a victim of fraud (including identity fraud) you can request a Credit Reporting Body not to use or disclose the information they hold about you for a prescribed (current 21 day) period of time.

Sharing information with related companies

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

Sharing information outside of Australia

We may store information about you in cloud or other types of

networked or electronic storage. As electronic or networked storage can be accessed from various countries through an internet connection it is not always practical to know in which country information about you may be held.

In any event, we may disclose personal information outside of Australia including, without limitation to the United States, Canada, the United Kingdom, the European Union and India. 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.

We will take reasonable steps to ensure that any overseas organisation that receives your personal information will comply with the Act.

If you do not provide personal information

If you do not provide your personal information to us, it may not be possible:

- to provide you with the product or service you have applied for. For example, if personal information is not disclosed to an insurer, it may not be able to process the Credit Provider's request for insurance. In that case, the Credit Provider will likely not be able to proceed with your application;
- for the Credit Provider or Originator to manage or administer the loan the lender makes to you;
- to verify your identity or protect against fraud; or
- in the case of the Credit Provider or Originator, to let you know about other products or services that might be suitable for your financial needs.

Information about other people

If you give us personal information about any other person in relation to the application for credit, the loan or any guarantee, you will advise the other person that:

- you have disclosed their personal information to us;
- we have collected their personal information to assess the application, to manage any loan you get from the Credit Provider and for any other purpose set out in this document;
- we may exchange this personal information with other organisations set out in this document;
- we handle their personal information in the same way as set out in this document and they can:
 - » access or request a copy of this 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 Credit Provider or we may not accept your application to act as a guarantor of a loan unless we obtain their personal information.

Accessing your Personal Information

You have the right to request access to any personal information that we hold about you. Any requests for access to your personal information should be made in writing to the Privacy Officer (specified below). You also have the right to request the correction of any personal information which relates to you that is inaccurate, incomplete or out-of-date.

If you require any further information about our management of personal information or have any queries or complaints, you should contact the relevant Privacy Officer for the relevant Organisation (specified in the Schedule).

Declaration and consent

By signing this document you consent to:

- us obtaining information about you from a Credit Reporting Body:
 - a) to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or
 - b) to assess whether to accept you as a guarantor of the loan;
- us exchanging information about you with other credit providers to: assess the application; assess whether to accept you as a

guarantor; assist you to avoid defaulting on your loan or your guarantee; 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 the application for credit or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process the application and to administer your loan;
- us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about: a) the application and details of the obligations guaranteed or proposed to be guaranteed; b) your credit worthiness, credit capacity or credit history; and c) any other matter we decide is relevant to a potential guarantor or guarantor;
- if a Credit Provider, the loan servicer or Originator requests an insurer for LMI insurance, title insurance or trade insurance for the loan for which you applied, the Credit Provider, the loan servicer or the Originator 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 the application for credit. They may contact any person you named in the application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with the application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging personal information about you with any person acting on your behalf (like a broker or a referrer) relating to processing the application and establishing and managing your loan or your guarantee;
- 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 personal 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 the application to better understand and/or manage your relationship with us.

SCHEDULE OF LENDERS AND RELATED PARTIES: In this privacy consent, "we", "us" and "our" means each of the following companies, their successors and assigns and companies that are part of the same group of companies.

- Adelaide Bank is a division of Bendigo and Adelaide Bank Limited (ABN 11 068 049 178)
 - Australian Credit Licence 237879
 - GPO Box 1048, Adelaide SA 5001
 - www.adelaidebank.com.au
- Advantage Financial Services Pty Ltd (ABN 36 130 012 930)
 - Level 10, 10 Collins Street, Melbourne VIC 3000
 - P: 03 8816 1600
 - www.advantage.com.au
- AFSH Nominees Pty Limited (and associated entities) (ABN 51 143 937 936)
 - Level 10, 10 Collins Street, Melbourne VIC 3000
 - P: 03 8816 1600
 - www.advantage.com.au
- Brighten Home Loans Pty Ltd (CAN 620 839 983)

- Suite 3201, Level 31, Australia Square, 264 George St, Sydney NSW 2000
 - P: 02 8880 6633
 - <https://brighten.com.au/privacy-policy/>
 - Challenger Mortgage Management Pty Ltd (ABN 71 087 271 109)
 - Level 15, 255 Pitt Street, Sydney NSW 2000
 - P: 02 9994 7000
 - www.advantage.com.au
 - Columbus Capital Pty Ltd (ABN 511 1953 1252) trading as Origin Mortgage Management Services
 - Australian Credit Licence 337303
 - <http://columbuscapital.com.au>
 - FAI First Mortgage Pty Ltd (ABN 67 003 963 817)
 - Level 9, 45 Clarence street, Sydney NSW 2000
 - www.homeloans.com.au
 - Homeloans Ltd (ABN 67 003 963 817)
 - Level 9, 45 Clarence street, Sydney NSW 2000
 - www.homeloans.com.au
 - ING Bank (Australia) Limited (ABN 24 000 893 292)
 - 60 Margaret St, Sydney NSW 2000
 - www.ing.com.au
 - La Trobe Financial Services Pty Limited (ACN 007 332 363; Australian Credit License 222213)
 - La Trobe Financial Services Pty Limited (ACN 006 479 527; Australian Credit License 392385)
 - Labassa Capital Pty Ltd (ABN 70 628 950 149)
 - <https://www.labassa.com/privacy>
 - Macquarie Securitisation Limited (ACN 003 297 336)
 - Australian Credit Licence 237863
 - 1 Shelley Street, Sydney NSW 2000
 - www.macquarie.com
 - MKM Capital Pty Ltd (CAN 111 776 464; Australian Credit Licence Number 391121)
 - <http://www.mkmcapital.com.au/about/privacy-policy>
 - Pepper Asset Finance Pty Ltd (ACN 165 183 317; Australian Credit Licence 458899)
 - Pepper Finance Corporation Limited (ABN 51 094 317 647)
 - Pepper Group Pty Limited (ABN 55 094 317 665; Australian Credit Licence 286655):
 - Telephone: 1800 737 737
 - PO Box 6186 North Sydney 2060
 - www.pepper.com.au/privacy-policy
 - Pepper Homeloans Pty Limited (ABN 86 092 110 079)
 - Permanent Custodian Limited (ABN 55 001 426 384; Australian Credit Licence 253129; Australian Financial Service Licence 253129)
 - Telephone: 02 9551 5000
 - Level 2, 35 Clarence Street, Sydney NSW 2000
 - <http://www.bnymellon.com/australian/en/privacy.html>
 - Permanent Mortgage Pty Limited (ACN 097 176 362)
 - Permanent Mortgage (NO 2) Pty Limited (ACN 109 141 531);
 - Perpetual Ltd (ACN 000 431 827)
 - Level 6, 123 Pitt Street, Sydney NSW 2000
 - <https://www.perpetual.com.au/privacy-policy>
 - Perpetual Trustee Company Limited (ABN 42 000 001 007)
 - Level 12, 123 Pitt Street, Sydney NSW 2000
 - www.perpetual.com.au
 - Perpetual Trustee Victoria Limited (ABN 42 004 027 258)
 - Level 28, 360 Collins Street, Melbourne VIC 3000
 - www.perpetual.com.au
 - Proviso Pty Ltd trading as BankStatements.com.au (ABN 89 166 277 845)
 - Telephone: 08 7122 9452
 - <https://www.bankstatements.com.au/about/privacy>
 - <https://www.bankstatemenst.com.au/about/terms>
 - RAFG Pty Ltd (ACN 628 356 669; Australian Credit Licence 512386)
 - Rate Money Pty Ltd (ABN 92 632 468 056)
 - Resimac Limited (ABN 67 002 997 936)
 - Level 9, 45 Clarence Street, Sydney NSW 2000
 - www.resimac.com.au
 - Sintex Consolidated Pty Ltd (ABN 75 065 917 535; Australian Credit Licence 385129; Australian Financial Services Licence 385129)
 - Telephone: 02 9278 9700
 - Level 3, 458 Wattle Street, Ultimo NSW 2007
 - <http://www.sintex.com.au/files/online-privacy>
 - Think Tank Group Pty Ltd (ABN 75 117 819 084)
 - https://www.thinktank.net.au/app/uploads/2015/12/Thinktank_Privacy_Policy_140325.pdf
 - TKZ Pty Ltd trading as Brilliant Mortgage (ABN 78 606 360 883)
 - Well Nigh Capital Funding No 1 Pty Ltd (ABN 17 603 911 995)
 - 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>
 - BC Mortgage Services Asia Limited (Company No: 2998864)
 - Unit 605a, Level 6, Cyberport 3, 100 Cyberport Road, Cyberport, Hong Kong.
 - P: +85 2 3598 9311
 - E: info@bcinvest.co
 - www.bcinvest.co
- The “Insurer, Lenders Mortgage Insurer or LMI” means each of the following organisation and their respective successors and assigns and companies that are part of the same group of companies:
- First American Title Insurance Company of Australia Pty Ltd
 - ABN 64 075 279 908
 - PO Box Q1465, QVB Post Office NSW 1230
 - www.firsttitle.com.au
 - Genworth Financial Mortgage Insurance Pty Ltd who can be contacted and a copy of the privacy policy and credit report obtained on (02) 8248 2597 or www.genworth.com.au

Privacy notice and consent (continued):

By signing this document, you also declare that you are over the age of 18 years and that the information contained in the application is true and correct in every particular respect and it is upon this basis that you make the application for credit or guarantee. You also confirm your agreement to the matters set out in this privacy notice and consent.

Credit Provider
Loanone Pty Limited
Australian Credit License 501182
Address: 1403/227 Elizabeth St, Sydney NSW 2000
Telephone: 1300 038 861
Website: www.loanone.com.au
Email: admin@loanone.com.au

Applicant 1 Signature	<div></div>	Name	<div></div>	Date	<div></div>
Applicant 2 Signature	<div></div>	Name	<div></div>	Date	<div></div>
Guarantor 1 Signature	<div></div>	Name	<div></div>	Date	<div></div>
Guarantor 2 Signature	<div></div>	Name	<div></div>	Date	<div></div>