

# LOAN APPLICATION FORM

**SEND TO:**

**Fax:** 1300 663 680

**Email:** info@propertyandfinancialsolutions.com.au

**Helpdesk:** 1300 663 580

**Address:** 155 Church Street, WOLLONGONG NSW 2500

## Selected Products

Products Selected Selected	Loan Amount	Loan Type	Intro Rate	Standard Rate	Fixed Term	Total Term
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Borrowing Entity

**Please choose one of the following:**

- Borrower:
- Individual Person(s)  → Complete attached Application Form
  - Company  → Complete attached Application Form and complete a separate **Company & Trust Appendix Form**
  - Company or Person borrowing on behalf of Trust  → Complete attached Application Form and complete a separate **Company & Trust Appendix Form**

## Loan Purpose

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## Applicant(s) Detail

**APPLICANT 1** Preferred Contact? Yes  No

Borrower  Guarantor

Driver's Licence No.

Title Surname

First Name Middle Name

DOB (dd/mm/yyyy) Gender (F/M) Marital Status

Spouse Name No of Dependants

Ages DOB (dd/mm/yyyy) Gender

**Current Residential Status** (Please tick)

Owner  Renting/boarding

Paying Mortgage  Other

**APPLICANT 2** Preferred Contact? Yes  No

Borrower  Guarantor

Driver's Licence No.

Title Surname

First Name Middle Name

DOB (dd/mm/yyyy) Gender (F/M) Marital Status

Spouse Name No of Dependants

Ages DOB (dd/mm/yyyy) Gender

**Current Residential Status** (Please tick)

Owner  Renting/Boarding

Paying Mortgage  Other

## Contact Details

**Tel:**

Work  Mobile

Home  Fax

Home Email

**Current Residential Address:**

Unit/Street Number Street Name

Suburb State Postcode

Period at current address:

From:  /  /  Years:  Months:

**Previous Residential Address:**

Unit/Street Number Street Name

Suburb State Postcode

Period at previous address:

From:  /  /  to  /  /

**Mailing Address after Settlement**

Unit/Street Number Street Name

Suburb State Postcode

**Tel:**

Work  Mobile

Home  Fax

Home Email

**Current Residential Address:**

Unit/Street Number Street Name

Suburb State Postcode

Period at current address:

From:  /  /  Years:  Months:

**Previous Residential Address:**

Unit/Street Number Street Name

Suburb State Postcode

Period at previous address:

From:  /  /  to  /  /

**Mailing Address after Settlement**

Unit/Street Number Street Name

Suburb State Postcode

# Employment

## APPLICANT 1 - Employment Type:

Fulltime  Contract  Part-time  Casual   
Home duties  Director  Other

### Current Employer:

PAYG  Self-Employed   
Work Status   
Employer's Name  Phone Number   
Occupation  Start Month / Year  /

### Secondary Employer (if applicable):

PAYG  Self-Employed   
Work Status   
Employer's Name  Phone Number   
Occupation  Start Month / Year  /

### Previous Employer

*Specify if less than 2 years at current Employer:*

PAYG  Self-Employed   
Employer's Name  Payroll Contact no  ( )  
Occupation   
Period at previous Employer:  
From:  /  /  to  /  /

## APPLICANT 2 - Employment Type:

Fulltime  Contract  Part-time  Casual   
Home duties  Director  Other

### Current Employer:

PAYG  Self-Employed   
Work Status   
Employer's Name  Phone Number   
Occupation  Start Month / Year  /

### Secondary Employer (if applicable):

PAYG  Self-Employed   
Work Status   
Employer's Name  Phone Number   
Occupation  Start Month / Year  /

### Previous Employer:

*Specify if less than 2 years at current Employer:*

PAYG  Self-Employed   
Employer's Name  Payroll Contact no  ( )  
Occupation   
Period at previous Employer:  
From:  /  /  to  /  /

## Employment Notes:

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## Income

Notes. Please indicate the "period" or frequency to which the specified value applies (i.e. weekly, fortnightly, monthly, per annum etc.)

### APPLICANT 1

#### SALARY

Car Allowance Applicable: Yes  No

	✓		Period/Frequency	Value
PAYG	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Part-time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Casual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Overtime	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
2nd Job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

#### INVESTMENT INCOME (If Applicable)

	✓		Period/Frequency	Value
Rental - proposed	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Rental - current	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Other -	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

#### PENSION/ FAMILY ALLOWANCE (If Applicable)

	✓		Period/Frequency	Value
Centrelink Part A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Centrelink Part B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

#### SELF-EMPLOYED (If Applicable)

	✓		Period/Frequency	Value
Director Salary / Dividends	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Depreciation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Superannuation (Over SGC)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

#### OTHER INCOME: Please Specify

	✓		Period/Frequency	Value
Taxable Income	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Non-Taxable Income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

### APPLICANT 2

#### SALARY

Car Allowance Applicable: Yes  No

	✓		Period/Frequency	Value
PAYG	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Part-time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Casual	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Overtime	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
2nd Job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

#### INVESTMENT INCOME (If Applicable)

	✓		Period/Frequency	Value
Rental - proposed	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Rental - current	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Other -	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

#### PENSION/ FAMILY ALLOWANCE (If Applicable)

	✓		Period/Frequency	Value
Centrelink Part A	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Centrelink Part B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

#### SELF-EMPLOYED (If Applicable)

	✓		Period/Frequency	Value
Director Salary / Dividends	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Depreciation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Superannuation (Over SGC)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

#### OTHER INCOME: Please Specify

	✓		Period/Frequency	Value
Taxable Income	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>
Non-Taxable Income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	\$ <input type="text"/>

### Income Notes:

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## SECURITY PROPERTIES

### Security Property 1

Residential  Commercial   
Owner Occupied  Investment   
Property type: House  Villa  Unit   
Townhouse  Vacant land  Rural

Title Holder Name (Post Settlement)  Phone Number   
Contact Name for Valuation Access  Phone Number   
Unit/Street Number  Street Name   
Suburb  State  Postcode   
Purchase Price / Estimated Value  \$   
Property Size (if known)  Zoning (if known)

### Security Property 2

Residential  Commercial   
Owner Occupied  Investment   
Property type: House  Villa  Unit   
Townhouse  Vacant land  Rural

Title Holder Name (Post Settlement)  Phone Number   
Contact Name for Valuation Access  Phone Number   
Unit/Street Number  Street Name   
Suburb  State  Postcode   
Purchase Price / Estimated Value  \$   
Property Size (if known)  Zoning (if known)

### Security Property 3

Residential  Commercial   
Owner Occupied  Investment   
Property type: House  Villa  Unit   
Townhouse  Vacant land  Rural

Title Holder Name (Post Settlement)  Phone Number   
Contact Name for Valuation Access  Phone Number   
Unit/Street Number  Street Name   
Suburb  State  Postcode   
Purchase Price / Estimated Value  \$   
Property Size (if known)  Zoning (if known)

### Security Property 4

Residential  Commercial   
Owner Occupied  Investment   
Property type: House  Villa  Unit   
Townhouse  Vacant land  Rural

Title Holder Name (Post Settlement)  Phone Number   
Contact Name for Valuation Access  Phone Number   
Unit/Street Number  Street Name   
Suburb  State  Postcode   
Purchase Price / Estimated Value  \$   
Property Size (if known)  Zoning (if known)

### Security Notes:

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## ASSETS & LIABILITIES

	Value \$	Monthly Payment \$	Amount Owing \$	Financier	To be refinanced with proposed loan? (please tick)	
					Y	N
Your Home	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation	<input type="text"/>	<input type="text"/>	N/A	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shares	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Furniture (Insured Value)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings (1)	<input type="text"/>	N/A	N/A	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings (2)	<input type="text"/>	N/A	N/A	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Monthly Rental pay	<input type="text"/>	<input type="text"/>	Agent	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Loan	N/A	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card 2	N/A	<input type="text"/>	<input type="text"/>	Limit/Redraw	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card 3	N/A	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card 4	N/A	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (1)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (2)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (3)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (4)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		

**Notes:** \_\_\_\_\_

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\_\_\_\_\_

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1

## LOAN DETAILS

<b>PRODUCT NAME</b>	<input type="text"/>			<b>Loan Amount</b>	\$ <input type="text"/>	<b>Loan Term (Yrs)</b>	<input type="text"/>	<b>Interest Rate</b>	<input type="text"/>
<b>Purpose of Loan</b>	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>	Construction <input type="checkbox"/>			<b>FHOG</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
<b>Loan Type</b>	Residential <input type="checkbox"/>	Investment <input type="checkbox"/>	Business/Commercial <input type="checkbox"/>						
<b>Interest Type</b>	Variable Interest <input type="checkbox"/>	Fixed Interest <input type="checkbox"/>	Fixed Interest Term <input type="checkbox"/>						
<b>Repayments</b>	Principle & Interest <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only Term <input type="checkbox"/>						
<b>Repayment Method</b>	Salary Credit <input type="checkbox"/>	Direct Debit <input type="checkbox"/>	Deposit Book <input type="checkbox"/>	(if available)					

2

## LOAN DETAILS

<b>PRODUCT NAME</b>	<input type="text"/>			<b>Loan Amount</b>	\$ <input type="text"/>	<b>Loan Term (Yrs)</b>	<input type="text"/>	<b>Interest Rate</b>	<input type="text"/>
<b>Purpose of Loan</b>	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>	Construction <input type="checkbox"/>						
<b>Loan Type</b>	Residential <input type="checkbox"/>	Investment <input type="checkbox"/>	Business/Commercial <input type="checkbox"/>						
<b>Interest Type</b>	Variable Interest <input type="checkbox"/>	Fixed Interest <input type="checkbox"/>	Fixed Interest Term <input type="checkbox"/>						
<b>Repayments</b>	Principle & Interest <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only Term <input type="checkbox"/>						
<b>Repayment Method</b>	Salary Credit <input type="checkbox"/>	Direct Debit <input type="checkbox"/>	Deposit Book <input type="checkbox"/>	(if available)					

3

## LOAN DETAILS

<b>PRODUCT NAME</b>	<input type="text"/>			<b>Loan Amount</b>	\$ <input type="text"/>	<b>Loan Term (Yrs)</b>	<input type="text"/>	<b>Interest Rate</b>	<input type="text"/>
<b>Purpose of Loan</b>	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>	Construction <input type="checkbox"/>						
<b>Loan Type</b>	Residential <input type="checkbox"/>	Investment <input type="checkbox"/>	Business/Commercial <input type="checkbox"/>						
<b>Interest Type</b>	Variable Interest <input type="checkbox"/>	Fixed Interest <input type="checkbox"/>	Fixed Interest Term <input type="checkbox"/>						
<b>Repayments</b>	Principle & Interest <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only Term <input type="checkbox"/>						
<b>Repayment Method</b>	Salary Credit <input type="checkbox"/>	Direct Debit <input type="checkbox"/>	Deposit Book <input type="checkbox"/>	(if available)					

4

## LOAN DETAILS

<b>PRODUCT NAME</b>	<input type="text"/>			<b>Loan Amount</b>	\$ <input type="text"/>	<b>Loan Term (Yrs)</b>	<input type="text"/>	<b>Interest Rate</b>	<input type="text"/>
<b>Purpose of Loan</b>	Purchase <input type="checkbox"/>	Refinance <input type="checkbox"/>	Construction <input type="checkbox"/>						
<b>Loan Type</b>	Residential <input type="checkbox"/>	Investment <input type="checkbox"/>	Business/Commercial <input type="checkbox"/>						
<b>Interest Type</b>	Variable Interest <input type="checkbox"/>	Fixed Interest <input type="checkbox"/>	Fixed Interest Term <input type="checkbox"/>						
<b>Repayments</b>	Principle & Interest <input type="checkbox"/>	Interest Only <input type="checkbox"/>	Interest Only Term <input type="checkbox"/>						
<b>Repayment Method</b>	Salary Credit <input type="checkbox"/>	Direct Debit <input type="checkbox"/>	Deposit Book <input type="checkbox"/>	(if available)					

## TIME-OUT APPLICATIONS ONLY

Relating to Account(s) on previous page:

Time-Out  %    Time-Out Period  (yrs)    Time-Out Payment   
Rate of Repayment   
**(This is not the Interest Rate charged to your Loan Account)**  
Amount to be drawn at Settlement     Total Loan Amount

## LOAN ACCOUNT ACCESS

Internet Banking     Credit Card / NIVA     Cheque Book     Deposit book

## NIVA / CREDIT CARD APPLICATIONS

### NIL INTEREST VISA ACCOUNT Availability dependent on Product chosen

The NIVA Limit amount must be specified for "All in One"  
"Line of Credit" & "Lo Doc Line of Credit" Accounts,  
as per Loan Details

NIVA Limit  \$

### CREDIT CARD APPLICATION Availability dependent on Product chosen

Requested Limit  \$

Name of Nearest Relative

Relationship     Phone

Address of Relative:  
Unit/Street Number     Street Name

Suburb     State     Postcode

Mother's Maiden name of Preferred Contact Applicant

## Your Accountant

Compulsory for Self-Employed Applicants and Company &  
Trust Applications.

Accountant Firm

Contact Name

Contact Number  (    )

Mobile Number

Unit/Street Number     Street Name

Suburb     State     Postcode

## Your Solicitor/Conveyance / Settlement Agent

Solicitor     Acting for Self     Settlement Agent

Send loan agreement directly to my solicitor:  
Yes     No

Solicitor Firm

Contact Name

Contact Number

Mobile Number

Unit/Street Number     Street Name

Suburb     State     Postcode

## Privacy Act Declarations – All applicants/Guarantors

I/We acknowledge we have made an application for Credit through Firstfolio Wholesale Pty Ltd (the Mortgage Manager) A.C.N 094 017 571 & Firstfolio Services Pty Ltd A.C.N 093 078 356, Domain Financial Services Pty Ltd ABN 43 078 713 345 200, situated at Level 8, 200 George St Sydney NSW 2000.

The Credit provider, Mortgage Manager and the Lenders Mortgage Insurers listed below and any mortgage broker, mortgage originator, or any person who at any time has an interest in the application for or the provision of credit (all included in the term "the Parties") may use the personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by the Manager or any organisation the Manager is affiliated with or represents.

Credit Provider includes ING Bank (Australia) Pty Ltd, Perpetual Trustee Company Limited, RESIMAC Ltd, Adelaide Bank a Division of Bendigo and Adelaide Bank Limited, Permanent Custodians Ltd, JP Morgan Trust Australia Limited, GMAC-RFC Australia Pty Ltd, Mortgage Direct Pty Ltd, First Mortgage Company Home Loans Pty Ltd ACN 104 268 448, FMWA Pty Ltd ACN 122 992 367, FirstMac Limited ACN 094 145 963 (and it's associated entities), Origin Mortgage Management Services.

The information provided by you will be held by the Manager and the lenders mortgage insurers. You can gain access to the information held about you by contacting the Manager and the Lender Mortgage Insurers. You have the right to request not to receive direct marketing material.

I/We agree that the Manager, the lenders mortgage insurers, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has an interest in the credit can do any of the following at any time.

Collection of some of the personal information is required under anti-money laundering laws and counter –terrorism financing legislation. If any part of the personal information is not provided, it may not be possible to assess an application for credit by you or an application for Lender's mortgage insurance and as a consequence the finance requested by you may not be provided.

I/We agree that THE PARTIES and any other Lender or manager who at any time provides or has an interest in the credit (all included in the term "THE PARTIES") can do any of the following at any time.

### **1 Commercial credit information**

Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.

### **2 Consumer information**

Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.

### **3 Collection of overdue payments**

Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.

### **4 Provide information to mortgage insurer**

Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.

### **5 Exchange of information between credit providers**

Seek from and use or give to another credit provider any information about my/our account, credit worthiness, credit standing, credit history or credit capacity. In particular, the Manager may provide a bank opinion on me/us.

### **6 Exchange of information with originators**

Seek from and use or give, personal information and details of my/our account to any mortgage broker, originator, or manager.

### **7 Exchange of information with advisers**

Seek from and use or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us any personal information, consumer or commercial credit information.

### **8 Provide information to credit reporting agencies**

Give to a credit reporting agency personal or commercial information about me/us. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that the Manager is a current credit provider to you; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of the Manager you have committed a serious credit infringement; and the credit provided to you by the Manager has been paid or otherwise discharged.

### **9 Provide information for securitisation**

Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing

**10 Provide information to Guarantors**

Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us. Such information may relate to this application and any other credit facility I/We have had with the credit provider during the previous 2 years and includes any credit report, copies of notice or documents, information about my / our credit worthiness and credit history and information about the progress of the credit facility.

**11 Disclosure of Personal information**

Disclose personal information about me/us as required by law, or to organisations involved in providing credit to me/us, or any associate, or contractor of the manager, (including, for example, stationary printing houses, mail houses, lawyers, accountants), or people considering acquiring or taking an interest in your business, or your assets.

Guarantors Only: Authority to obtain Credit Information about a Guarantor in accordance with section 18K (1) (c) of the Privacy Act. I/We authorise the Credit Provider and my/our Mortgage Manager to obtain from a credit reporting agency, a credit report containing personal credit information about me/us to assess whether to accept me/us as guarantor for personal credit or commercial credit applied for, or provided to, the borrower/s named in this credit application. I/We agree that if the credit provider approves the borrower/s application for credit this agreement remains in force until the credit facility covered by the borrower/s application ceases.

If I/We do not provide personal information, the Manager may be unable to provide credit.

In this notice, the 'lenders mortgage insurers" means each and every one of the following organisations:

**Genworth Financial Mortgage Insurance Company Pty Ltd ABN: 60106 974 305**  
**GE Mortgage Insurance Company Pty Ltd ABN 61 071 466 334**  
**GE Capital Mortgage Insurance Corporation (Australia) Pty Ltd ABN 52 081 488 440**  
Level 23, 259 George Street Sydney NSW 2000 NSW  
Ph: +61 (02) 9247 8677

**PMI Mortgage Insurance Limited**  
ABN: 70 000 511 071  
Level 23, 50 Bridge Street Sydney NSW 2000  
Ph: +61 (02) 9231 7777

The following Credit Provider's information is detailed below

**J.P Morgan Trust Australia Pty Ltd**  
ABN 49 050 294 052  
Level 35, 259 George St Sydney NSW 2000  
Ph: +61 (02) 9250 4111

**Perpetual Trustee Company Limited ABN 42 000 001 007 &**  
**Perpetual Nominees Limited ABN 37 000 733 700**  
Level 12, Angel Place, 123 Pitt Sydney, 2000.  
Ph: +61 (02) 9229 3345

I/We also understand and agree the manager and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by the manager.

**Applicant /** \_\_\_\_\_  
**Guarantor 1**

**Applicant /** \_\_\_\_\_  
**Guarantor 2**

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_



### Declaration as to Purpose of Credit

#### IMPORTANT

Do NOT sign this declaration unless this loan is wholly or predominantly for business or for investment purposes. By signing this declaration you may lose your protection under the consumer Credit Code.

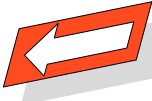
(Section 11, Consumer Credit Code, Regulation 10, Consumer Credit Regulation)

I/We declare that the credit to be provided to me/us but the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

Applicant 1 \_\_\_\_\_ Applicant 2 \_\_\_\_\_

Signature \_\_\_\_\_ Signature \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_



### Joint Nomination Form

Each debtor/ guarantor is entitled to receive a copy of any notice or other documents under the Consumer Credit Code. If you are a joint debtor or guarantor and do not require notices and documents to be forwarded to each debtor or guarantor individually, please complete the nomination section below. (Note: Guarantors cannot nominate a debtor).

By signing below, you give up the right to be provided with multiple copies of information direct from the Credit provider, and nominate one person to receive this information.

Any person who has signed this form can advise the Credit Provider at any time in writing that they wish to cancel their nomination. This means they will from the date of cancelling the nomination, receive a personal copy of any notice or other document under the Consumer Credit Code.

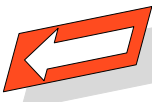
Notices and documents will be sent to the mailing address provided for after settlement. It is your responsibility to advise us of any address change.

I/We nominate  to receive notices and other documents on behalf of all of us.

Applicant 1 \_\_\_\_\_ Applicant 2 \_\_\_\_\_

Signature \_\_\_\_\_ Signature \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_



### Applicant Declaration

Have you, or your spouse ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed? If yes, please specify.

Yes  No

Is there any unsatisfied judgment entered in any court against you, your spouse or any company of which either you or your spouse are or were a shareholder or officer? If yes, please specify.

Yes  No

Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If yes, please specify.

Yes  No

Are you a permanent resident in Australia? If no, please Specify

Yes  No

Have you ever been known by another name?

Yes  No   mm/yy / to mm/yy

Are you aware of any credit default or any other adverse listing on your Credit Report?

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 will be relied on. I/We consent to the disclosure of this application and any loan information (including statements of accounts, 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, to obtain the valuation report about the security property and legal expenses to prepare the loan and security documents. I/We acknowledge that commissions may be payable on this loan.

**Applicant 1** \_\_\_\_\_

**Applicant 2** \_\_\_\_\_

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Witness** \_\_\_\_\_

**Witness** \_\_\_\_\_

Signature \_\_\_\_\_

Signature \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### Non-Proceeding Fee

The **applicable** application fees, valuation fees and lender's legals are payable at settlement.

Only in the event the loan does not proceed to settlement, the applicable non proceeding fees will be charged to the credit card detailed below. If Loan Agreements are issued and the loan does not settle the Lender's legal costs for preparation of documents may also be payable.

**Credit Card:**

VISA

MasterCard

**Other:**

Cheque

Cash

Card Holder Name

Credit Card Number

 -  -  - 

Expiry Date

 / 

Amount

 \$

Signature: \_\_\_\_\_