

Homeloans Application Form

Loan writer details

Loan writer name:

Loan writer company name:

Phone:

Aggregator *(company name only)*:

Email address:

BDM / Consultant:

Australian Credit Licence:

OR; Credit Representative No:

CRM opportunity ID *(internal use only)*:

Broker declaration

1. I have made reasonable inquiries and can state that the loan product/s listed in this application has/have been assessed as 'Not Unsuitable' for the applicant/s requirements and objectives as outlined by the applicant/s in this form and the applicants/s can comply with the credit obligations without experiencing financial hardship.

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

3. I have asked the following questions of the applicant/s and their answers are:

Yes No

• Has any applicant ever been a shareholder or officer of any company of which a manager, receiver, and/or liquidator has been appointed?

• Has any application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender?

• Is there any unsatisfied judgement entered in any court against any applicant, or any company of which any applicant is or was a shareholder or officer?

• Have applicants disclosed all assets and liabilities at page 10?

• Do any applicants live in a remote area? (more than 250 km from the nearest urban centre with a population of more than 2,500)

4. I confirm that I have provided details of any conflicts of interest relating to this application

5. Nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction

6. Face to face verification of the customer was carried out by me

7. Face to face verification of the customer was not possible because *(state reason)*:

Loan writer's signature:

Date:

 / /

Submission checklist

Application forms

Completed and signed (Where Required):

- Application form including: (Nomination of Address Declaration, Disclosure of Personal Information [tick box], Important Information [Tick boxes for financial or legal advice / provision of personal information to external organisations re: financial or insurance services], Applicants / Guarantors Acknowledgement and Consent, Credit Card Details [for valuation – where required] & 100 point ID check form for each borrower & guarantor - [all copies of ID must be clear & legible with each ID check form signed & dated by broker]).
- Fixed Rate Authority Form (Homeloans Ultra & ProSmart [if locking in interest rate] only)
- Lo Doc Declaration/s, Statement of Financial Position (where required), Accountants Declaration
- Submission notes (White Paper) detailing all aspects / requirements of loan application, servicing details and reasons for broker's recommendation

Documents	Y/N
Income Documents (2 of:)	
Payslips – 2 of 3 most recent computer generated	
3 months bank statements showing directors salary credit from employer	
Most recent PAYG summary	
Employment contract	
Letter from current employer	
Confirming applicant's employment and gross annual salary	

Self Employed	
Full Doc	
Company Tax Returns and Financial statements – ATO lodged for last 2 financial years	
Individual Income Tax Returns and ATO Notice of Assessment (Directors of S/E company)	
Lo Doc	
Trading Account Statements (last 6 mths)	
ATO Lodged BAS (last 12 mths)	
Accountants Declaration (if less than 60% LVR)	
Lo-Doc declaration where required	

Other Income	
Existing Rental Income	
Bank Statements	
Rental statements / recipients	
Rental appraisal	
Lease Agreement	
Tax returns	
Valuation report for purchasing property if ordered pre-approval	
Investment Income	
2 years tax returns	

Other	
Centrelink Statements (if applicable)	
Statement of Earnings (Dividends, fund earnings)	

Documents	Y/N
Genuine Savings / Gift	
Last 3 months consecutive statements showing balance funds to complete	
Non-refundable Gift – stat declaration (signed and witnessed by authorised party)	
Evidence of funds to complete (i.e. Equity from other security, proceeds from other loans, sale of shares etc)	

Purchase Documents	
Executed Contract of Sale	
Copy Transfer of Land	
Copy deposit receipt	
Evidence of funds to complete	

FHOG	
Original certified copies of ID and COS	
Original and executed FHOG app	
Completed and signed authority to use FHOG for payments toward construction	

Other Requirements	
Serviceability Calculator	
Copy of original trust deed	
Submission notes	

Refinance Documents	
Mortgage statements - 6 months (12 mths - Lo Doc)	
Personal loan statements – 6 months	
Credit Card statements – 6 months (Genworth – 3 months)	
Other debts statements – 3 months	
Signed Discharge authority	
Copy rates notice (paid and up to date) or title search	

Construction Loans	
Copy Executed Contract of Sale for Valuation Land or copy title	
Copy Executed fixed price building contract	
Copy draft plan of sub-division	

Applicant details

Applicant 1 / Guarantor 1

Status: Applicant 1 Guarantor 1

Mr Mrs Ms Miss Other

Surname:

Given names:

Other names known by:

Date of birth: / / Age:

Marital status: Single Married Defacto
Divorced Other

Number of dependants: Ages:

Drivers Licence No:

Mother's maiden name:

Australian citizen: Resident: Non-resident:

Current residential address:
 State Postcode

Postal address:
 State Postcode

Address after settlement:
 State Postcode

Time at current address: years months

Current living arrangements: Renting Own / Mortgage
Own / Unenc Living with relative Other

Previous residential address (If under two years at current address):
 State Postcode

Time at previous address: years months

Home phone:

Work phone:

Mobile:

Fax:

Email address:

Applicant 2 / Guarantor 2

Status: Applicant 2 Guarantor 2

Mr Mrs Ms Miss Other

Surname:

Given names:

Other names known by:

Date of birth: / / Age:

Marital status: Single Married Defacto
Divorced Other

Number of dependants: Ages:

Drivers Licence No:

Mother's maiden name:

Australian citizen: Resident: Non-resident:

Current residential address:
 State Postcode

Postal address:
 State Postcode

Address after settlement:
 State Postcode

Time at current address: years months

Current living arrangements: Renting Own / Mortgage
Own / Unenc Living with relative Other

Previous residential address (If under two years at current address):
 State Postcode

Time at previous address: years months

Home phone:

Work phone:

Mobile:

Fax:

Email address:

*For any additional applicants or guarantors include a copy of this page.

Applicant details

Employment details

Status Applicant 1 Guarantor 1

Current employer and ABN:

Employer address:

 State Postcode

HR/Payroll contact name: Phone number:

Occupation: Full time Part time Casual

Time at current job: years months Start date: / /

Previous employer:

Occupation: Full time Part time Casual

Time at previous job: years months Start date: / /
Finish date: / /

If self-employed, please provide the following details:

Company name:

Company address:

 State Postcode

Nature of business:

Company ABN: Time in business: years months

Accountant's name: Phone number:

**For any additional applicants or guarantors include a copy of this page.*

Employment details

Status Applicant 2 Guarantor 2

Current employer and ABN:

Employer address:

 State Postcode

HR/Payroll contact name: Phone number:

Occupation: Full time Part time Casual

Time at current job: years months Start date: / /

Previous employer:

Occupation: Full time Part time Casual

Time at previous job: years months Start date: / /
Finish date: / /

If self-employed, please provide the following details:

Company name:

Company address:

 State Postcode

Nature of business:

Company ABN: Time in business: years months

Accountant's name: Phone number:

Company / Trust details

Company details (use for both stand alone company borrowers and where acting as a trustee)

Applicant: Guarantor: Trustee:

Registered company name:

ACN/ABN:

Registered as: Proprietary/Private Public

Trading name:

Nature of business:

Name of Directors:
1

2

Full address of Principal Place of Business: State Postcode
(PO Box not acceptable)

Time at Address:

Full Registered Office address: State Postcode
(PO Box not acceptable)

Name of each shareholder and shareholding (%): %
1
 %
2
 %

Residential address of each beneficial shareholder: State Postcode
(PO Box not acceptable)
1
 State Postcode
2
 State Postcode

Trust details

Applicant Guarantor

Full name of Trust:

Full Business/Trading name (if any) of the Trustee:

Type of Trust:

Country in which Trust was established: Australia Other (please specify)

Full name of Trustee(s):
(if an individual)
1

2

Date of birth of Trustee(s): / /
(if an individual)
1
 / /
2
 / /

Residential address of Trustee(s): State Postcode
(PO Box not acceptable)
1
 State Postcode
2
 State Postcode

Full Name of Beneficiaries:
(in respect of trust)
1

2

If Trustee is a company, registered company name:

Registered as: Proprietary/Private Public

ACN/ABN:

Full address of Principal Place of Business:
(PO Box not acceptable)
1

2

Name of each beneficial owner:
1

2

Applicant/s income details

Income details (annual)

Status	Applicant 1 <input type="checkbox"/>	Guarantor 1 <input type="checkbox"/>
Gross salary:	<input type="text" value="\$"/>	
Regular overtime:	<input type="text" value="\$"/>	
Family allowance:	<input type="text" value="\$"/>	
Rental income:	<input type="text" value="\$"/>	
Dividends:	<input type="text" value="\$"/>	
Net profit if self-employed:	<input type="text" value="\$"/>	

Income details (annual)

Status	Applicant 2 <input type="checkbox"/>	Guarantor 2 <input type="checkbox"/>
Gross salary:	<input type="text" value="\$"/>	
Regular overtime:	<input type="text" value="\$"/>	
Family allowance:	<input type="text" value="\$"/>	
Rental income:	<input type="text" value="\$"/>	
Dividends:	<input type="text" value="\$"/>	
Net profit if self-employed:	<input type="text" value="\$"/>	

Total Monthly Living Expenses: Including any ongoing rental expenses, Child Support payments, Private School Fees, etc but not including any continuing loan repayments (i.e. Do not include credit cards or ongoing loan repayments).

Applicant 1 / Guarantor 1

Total monthly living expenses	<input type="text" value="\$"/>
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Applicant 2 / Guarantor 2

Total monthly living expenses	<input type="text" value="\$"/>
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Funds position

Purchase price (non-construction)	<input type="text" value="\$"/>	Deposit paid	<input type="text" value="\$"/>
Land (purchase contract or owner's assessed value) OR;	<input type="text" value="\$"/>	Sale proceeds	<input type="text" value="\$"/>
Plus: Construction costs (building contract)	<input type="text" value="\$"/>	Savings	<input type="text" value="\$"/>
Refinance amount	<input type="text" value="\$"/>	FHOG	<input type="text" value="\$"/>
Government costs (estimate)	<input type="text" value="\$"/>	Gift	<input type="text" value="\$"/>
Mortgage insurance premium (estimate)	<input type="text" value="\$"/>	Other <i>eg. Sale of shares, redraw</i>	<input type="text" value="\$"/>
Other	<input type="text" value="\$"/>	Loan amount required	<input type="text" value="\$"/>
Debt consolidation: Credit card	<input type="text" value="\$"/>		
Personal loan	<input type="text" value="\$"/>		
Hire purchase/Lease	<input type="text" value="\$"/>		
Other	<input type="text" value="\$"/>		
TOTAL:	<input type="text" value="\$"/>	TOTAL:	<input type="text" value="\$"/>

Loan requirements and objectives

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

Consolidate debts Better rate Building Investing Restructure Need extra cash
Redraw capability Renovating Other

If refinancing or debt consolidation, please provide details as to reasons why and outline the risks AND benefits in the transaction:

Are there any foreseeable changes to your current financial situation over the ensuing 12 months and longer term 2-5 years (i.e. employment, income and expenditure commitments, etc)? Yes No

If you answered 'Yes' to the above question complete the following:

What is the foreseeable change?

When is this likely to occur and for how long?

What is the plan to meet ongoing financial obligations?

Have you experienced any past difficulties repaying any of your debts, or are you currently experiencing difficulty servicing your existing financial commitments?

Yes (please comment below) No

Location of assets being purchased with the loan (Landed assets only – If only asset being purchased is the security property, input the words 'Security Property'):

Source of funds for repayment or investment (State whether from normal income / cash flow, bulk reductions from sale of assets, non - repayable gift etc. If bulk reductions are part of the repayment source, list brief details of account names and numbers that funds are held in).

Product details

Loan type: Homeloans Classic Homeloans Ultra Homeloans Ultra Plus Homeloans ProSmart
 Homeloans MoniPower Homeloans Accelerate Homeloans FlexiChoice Homeloans Optima
 Full Doc Lo Doc

Loan 1

Loan Amount: \$

Loan type: Term loan Line of Credit Variable rate Fixed rate years %

Loan Term: years Repayment type: P&I I/O I/O term years

Loan purpose: Purchase Refinance Construction Owner occupied
 Investment Other

Features: Cheque book 35/75 Deposit book Cash card Split banking
 Auto sweep of VISA 100% offset (MoniPower and Optima Products only) VISA card Secured Nearest next of kin not living with applicant: \$

Mortgage insurance: LMI applies? Y/N If 'Yes' - LMI to be capitalised Y / N

Loan 2

Loan Amount: \$

Loan type: Term loan Line of Credit Variable rate Fixed rate years %

Loan Term: years Repayment type: P&I I/O I/O term years

Loan purpose: Purchase Refinance Construction Owner occupied
 Investment Other

Features: Cheque book 35/75 Deposit book Cash card Split banking
 Auto sweep of VISA 100% offset (MoniPower and Optima Products only) VISA card Secured Nearest next of kin not living with applicant: \$

Mortgage insurance: LMI applies? Y/N If 'Yes' - LMI to be capitalised Y / N

Loan 3

Loan Amount: \$

Loan type: Term loan Line of Credit Variable rate Fixed rate years %

Loan Term: years Repayment type: P&I I/O I/O term years

Loan purpose: Purchase Refinance Construction Owner occupied
 Investment Other

Features: Cheque book 35/75 Deposit book Cash card Split banking
 Auto sweep of VISA 100% offset (MoniPower and Optima Products only) VISA card Secured Nearest next of kin not living with applicant: \$

Mortgage insurance: LMI applies? Y/N If 'Yes' - LMI to be capitalised Y / N

*For any additional loan splits, attach a copy of this page.

Details of property offered as security

Property 1

Purchase price: \$ OR; Estimated value: \$

Security address:

Estimated on completion value (construction loans): \$

State Postcode:

Name(s) in which Title is/will be held:

Contact to obtain access:

Lot No: Volume: Folio: Phone:

Property status: Vacant land Construction Established property New property

Dwelling type: House Apartment Unit/Townhouse

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

Property 2

Purchase price: \$ OR; Estimated value: \$

Security address:

Estimated on completion value (construction loans): \$

State Postcode:

Name(s) in which Title is/will be held:

Contact to obtain access:

Lot No: Volume: Folio: Phone:

Property status: Vacant land Construction Established property New property

Dwelling type: House Apartment Unit/Townhouse

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

Property 3

Purchase price: \$ OR; Estimated value: \$

Security address:

Estimated on completion value (construction loans): \$

State Postcode:

Name(s) in which Title is/will be held:

Contact to obtain access:

Lot No: Volume: Folio: Phone:

Property status: Vacant land Construction Established property New property

Dwelling type: House Apartment Unit/Townhouse

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

Agent/Solicitor information

Settlement Agent/Solicitor name:

Contact's name:

Address: State Postcode:

Phone: Mobile:

Email: Fax:

*For any additional securities, attach a copy of this page.

Statement of assets and liabilities

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

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

Assets (What you own)

* If asset is not wholly owned by applicants. Please indicate percentage of ownership.

Real estate

Property details	Market value	Share*
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %

Accounts - Savings/Term deposit

Name of financial institution	Amount	Share*
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %

Superannuation

Fund	Amount	Share*
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %

Other (eg. household contents, shares, motor vehicles)

Description	Amount	Share*
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %

TOTAL ASSETS

\$

Liabilities (What you owe)

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

Existing mortgages

Lender name	Rate	Mthly repayment	Amount owing	Refi
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Personal loans/Bank Facilities/Overdrafts

Lender name	Rate	Mthly repayment	Amount owing	Refi
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Credit cards/Store cards

Institution	Limit	Amount owing	Refi
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Hire purchases/Leases/Personal debts

Details	Rate	Mthly repayment	Amount owing	Refi
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

Other (eg. HECS, Contingent Liabilities or Guarantees)

	Mthly repayment	Amount owing	Refi
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

TOTAL LIABILITIES

\$

*For any additional assets or liabilities, attach a copy of this page.

Nomination of address for notices (regulated loans only)

Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address. If ALL joint debtors or mortgage or guarantors live at this same address, one of them may be nominated to receive any notice or other document, copies of which would otherwise be sent to them. To arrange this you must complete this nomination.

Each joint debtor/ mortgagor/ guarantor is entitled to receive a copy of any notice or other document under the National Consumer Credit Protection Act. By signing this nomination you are giving up the right to be individually provided with information direct from the credit provider (unless you are the person nominated).

Any person who has signed this nomination 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 National Consumer Credit Protection Act.

Debtors

I/ We nominate (full name of person nominated) to receive notices and other documents under the National Consumer Credit Protection Act on behalf of me / all of us.

Loan 1: Loan 2: Loan 3: Loan 4:

Signature Applicant 1 / Guarantor 1:

Date: / /

Signature Applicant 3 / Guarantor 3:

Date: / /

Signature Applicant 2 / Guarantor 2:

Date: / /

Signature Applicant 4 / Guarantor 4:

Date: / /

Declaration

I/we declare that, to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and complete and that no information which might affect the decision of Homeloans Ltd (the Manager) has been withheld.

I/we authorise the Manager to confirm and exchange credit information.

I/we undertake to supply to the Manager any information or facts relevant to this application which may become available or arise after this application for a loan.

I/we acknowledge that this application for a loan shall form the basis upon which the Manager shall determine whether to grant me/us credit and that as such the Manager relies upon the statements contained herein as being accurate and a full disclosure of all details requested and relevant to this application.

I/we understand that an approval or advance may be withdrawn at any stage and legal action commenced should any false or misleading information be given in this application.

I/we understand that it is a condition of the Credit Provider's Lending Policy that all loans may be required to be covered by mortgage loss insurance.

I/we authorise the Manager to provide details of this loan application to the Land/Agent/Builder and/or the Land Broker/ Solicitor named within, who will also be advised of the result of the application.

I/we acknowledge that any valuation report commissioned by the Manager is prepared for the confidential use of the Manager in determining whether an advance should be made and that approval of any advance does not imply any warranty by the Manager or its valuer that the purchase price is reasonable or that the property is free from defects.

I/we understand and acknowledge that if this loan application is approved, the Manager may pay an introduction fee or commission to a third person for the introduction of the loan business.

In consideration for the Manager undertaking the work required to submit my our application for finance to the Credit Provider for approval, I/we agree to pay all valuation costs in relation to this loan application.

I/we have read and understood the particulars which have been completed in this application and declare that they are true and complete and contain no material omission and have been made to the Manager to enable the Manager to determine whether or not to provide finance.

I/we warrant that I/we am/are not an undischarged bankrupt and that there is/ are no outstanding judgments or claims against me/us.

I/we understand that this is an application only and as such does not imply that a loan will be offered or approved and agree that no reason shall be given should this application be rejected.

I/we understand and acknowledge that the Manager recommends that each applicant seeks independent legal or other financial advice prior to entering into any credit contract that the Manager may offer to the Applicant(s) as a result of this application or any related guarantee.

I/we understand and acknowledge that any approval of this application by the Manager will be on such terms and conditions (including conditions as to interest rate) as the Manager shall choose.

I/we state that I/we am/are over the age of 18 years and that I/we have read, understood and agree with each and every part of this application.

I/we acknowledge that in receiving this application, the Manager may be acting as agent for a credit provider and that all references to the Manager in this Declaration shall include a reference to the Credit Provider.

Privacy Notice and Consent

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at:
www.homeloans.com.au/homeloans-privacy.aspx.

If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services

We arrange and manage finance. Some of the funders and service providers we use are listed in the Schedule at the end of this consent. In this consent, 'we' includes us, those funders and any of our service providers that require access to your personal information to assess your application for credit. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at www.homeloans.com.au/homeloans-privacy.aspx or by contacting us on 13 38 39. The link to the privacy policy for our funders and service providers is shown in the Schedule at the end of this consent. These privacy policies contain information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information We may exchange personal and credit information with the following types of service providers, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage Insurers (LMIs) We may exchange personal and credit information with the lenders mortgage insurers (LMIs) listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with whom we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

Genworth Financial Mortgage insurance Pty Ltd who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.com.au; and QBE Lenders Mortgage insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com.

Some of the funders and service providers we may use are listed in the attached Schedule.

The privacy policies of the LMIs, service providers and funders contain information about how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy.

The LMIs, Funders and service providers may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, India, Philippines and the United Kingdom.

Sharing outside of Australia We may disclose information about you to related companies situated in the Philippines.

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 via an internet connection, it's not always practicable to know in which country information about you may be held.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation, described above, that disclosed the information to the overseas organisation will not be responsible for that disclosure.

Each funder, LMI and service provider:

- 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.

More information on overseas disclosure may be found in the entities' privacy policies.

We may exchange your personal and credit information with the following credit reporting bodies:

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

Signatures of Borrower(s) / Guarantor(s) and date

You consent to the use of your personal and credit information as set out above.

Borrower / Guarantor (1)

Date: / /

Borrower / Guarantor (2)

Date: / /

Borrower / Guarantor (3)

Date: / /

Borrower / Guarantor (4)

Date: / /

Schedule

In this Notice, the “lender, funder or service provider” means each of the following companies, their successors and assigns and companies that are part of the same group of companies:

Adelaide Bank a division of Bendigo and Adelaide Bank Limited
ABN 11 068 049 178
Australian Credit License 237879
GPO Box 1048, Adelaide SA 5001
www.adelaidebank.com.au

AFSH Nominees Pty Limited (and associated entities) ABN 51 143 937 936
Level 10, 101 Collins Street, Melbourne VIC 3000
Ph 03 8616 1600
www.advantagedge.com.au

FAI First Mortgage Pty Ltd
ABN 67 003 963 817
Level 5, 50 St. Georges Terrace, Perth WA 6000
www.homeloans.com.au

ING Bank (Australia) Limited
ABN 24 000 893 292
140 Sussex Street, Sydney NSW 2000
www.ingdirect.com.au

Pepper Finance Corporation Limited
ABN 51 094 317 647
PO Box 6186, North Sydney 2060
www.pepper.com.au

Perpetual Trustee Company Limited
ABN 42 000 001 007
Level 12, 123 Pitt Street, Sydney NSW 2000
www.perpetual.com.au

Resimac Limited
ABN 002 997 935
Level 9, 45 Clarence Street, Sydney NSW 2000
www.resimac.com.au

Advantagedge Financial Services Pty Ltd
ABN 36 130 012 930
Level 10, 101 Collins Street, Melbourne VIC 3000
Ph 03 8616 1600
www.advantagedge.com.au

Challenger Mortgage Management Pty Ltd
ABN 72 087 271 109
Level 15, 255 Pitt Street, Sydney NSW 2000
Ph 02 9994 7000
www.advantagedge.com.au

Homeloans Ltd
ABN 67 003 963 817
Level 5, 50 St. Georges Terrace, Perth WA 6000
www.homeloans.com.au

Pepper Australia Pty Limited
ABN 55 094 317 665
PO Box 6186, North Sydney 2060
www.pepper.com.au

Perpetual Ltd
ACN 000 431 827
Level 6, 123 Pitt Street Sydney NSW 2000
www.perpetual.com.au

Perpetual Trustees Victoria Limited
ABN 47 004 027 258
Level 28, 360 Collins Street, Melbourne VIC 3000
www.perpetual.com.au

Macquarie Securitisation Limited
ACN 003 297 336
Australian Credit Licence Number 237863
1 Shelley Street, Sydney NSW 2000
www.macquarie.com

In this Notice, the “Insurer, Lenders Mortgage Insurer or LMI” means each of the following organisations and their respective successors and assigns and companies that are part of the same group of companies:

Genworth Financial Mortgage Insurance Pty Ltd
ABN 60 106 974 305
Level 26, 101 Miller Street, North Sydney NSW 2060
www.genworth.com

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

QBE Lenders' Mortgage Insurance Limited
ABN 70 000 511 071
Level 21, 50 Bridge Street, Sydney NSW 2000
www.qbelmi.com

Important information

The Manager, Funder, Service Provider and the Insurer will make an assessment based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up-to-date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

1. I/We have been given an opportunity to check the information contained in this application and I/we confirm that the information is correct.
2. **All customer(s), debtor(s) and guarantors acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Disclosure Statement and the nomination of address for notices.)**
3. I/We authorise the Manager, Funder, Service Provider and the Insurer to:
 - a. Verify the information contained in this application (where applicable);
 - b. Collect information in accordance with the Privacy Consent.

Do you require financial or legal advice?

Yes: No:

Homeloans may provide your personal information to organisations that provide financial or insurance services. Please indicate if you do not want Homeloans to provide this service to you:

Yes: No:

Applicants / Guarantors Acknowledgement and Consent

Applicant 1

Full name (please print):

Signature:

Date:

 / /

Guarantor 1

Full name (please print):

Signature:

Date:

 / /

Applicant 2

Full name (please print):

Signature:

Date:

 / /

Guarantor 2

Full name (please print):

Signature:

Date:

 / /

Credit card

I/We authorise total valuation fees to be charged to my/our credit card as follows:

Please note: Payment may be made by VISA, American Express or Mastercard and will only be charged when valuation is requested.

Credit card type:

Bank:

Expiry date: / /

Account name:

A/C Number (VISA or Mastercard):

A/C Number (Amex):

Signature:

Identification check: 100 point identification check

100 Point Identification Check MUST include at least one document with photo identification. Original documents MUST be sighted by an Accredited Homeloans Broker and a clear copy of the documents must accompany this form.

Acceptable documents * Only one birth certificate or passport per check accepted. (The document provided must be current or within acceptable time frames)

Birth Certificate* or Citizen Certificate	70 Points	Name/address confirmed by current or previous employer	35 Points
Current Passport* or Expired Passport* (Expired not cancelled, which was current in the preceding two years)	70 Points	Land Rates Notice (Issued within the last 3 months and contains the borrowers current name and address or D.O.B.)	35 Points
Australian Drivers Licence (showing current address)	40 Points	Public utilities record (Issued within the last 3 months and contains the borrowers current name and address or D.O.B.)	25 Points
Student Photo ID Card (Issued by an Australian Tertiary Education Institution)	40 Points	Medicare Card	25 Points
Pension Concession or Health Care Cards (Must contain either current name and address or D.O.B.)	40 Points	Financial institution credit card (1 per institution)	25 Points

Applicant 1

Document 1 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

Document 2 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

Document 3 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

TOTAL POINTS

Full name:

Former name:

Signature:

Applicant 2

Document 1 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

Document 2 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

Document 3 type:

Date of birth (if shown): / / Date of issue: / /

Place of issue: Document number:

Expiry date: / / Points

TOTAL POINTS

Full name:

Former name:

Signature:

I am satisfied that the identity of the Applicant/s whose name, former name (if applicable), date of birth, residential address, and signature appears within this application has been verified in accordance with the criteria listed above and Homeloans' 'Know Your Customer' (KYC) AML/CTF Policy. I also confirm that I have sighted the original documents in verifying the Applicants' identity and that true and correct copies of these are supplied with this application. All photographic identification is a 'reasonable likeness' to the Applicant.

Authorised Broker signature:

Date completed: / /