

Checklist and Credit card authority

Interviewer details and declaration

FULL NAME OF INTERVIEWER

PHONE

COMPANY NAME

ADDRESS

INTERVIEWERS EMAIL

By signing this I confirm and acknowledge that I have identified the customers in accordance with the applicable Know your customer requirements.

SIGNATURE OF INTERVIEWER

DATE OF INTERVIEW

X

/ /

Checklist This checklist outlines minimum requirements. We reserve the right to request additional information at any time.

Compulsory items: ALL of the following:

- Completed **Application form** and **Privacy Act** authorisation
- ID checklist** and legible copies of ID
- Record of interview**
- Serviceability calculator**
- Credit card authority** for fees (below)
- Copy of **Trust deed**, if applicable

PAYG: Two of the following:

- Two most recent **Pay slips** showing year-to-date earnings
- Letter of employment** on company letterhead
- Group certificates** or **Tax return** prepared by an accountant
- Statement of benefit** from relevant government department

Self-employed: ALL of the following:

- Last 2 years' **Personal** and **Business tax returns** and **Tax assessment notices**
- Last 2 years' business **Profit and loss** and **Tax assessment notices**

LoDoc:

- A completed **Low Doc** declaration of financial position

Refinancing: ALL of the following:

- Rates notice**
- Last 6 months' **Loan statements**
- Last 6 months' **Credit card statements** and **Personal loan statements**

Construction:

- Fixed price contract, Plans and Specifications**

Purchase: ALL of the following:

- Contract of purchase**
- Six months' genuine savings history
- If funds are gifted, a completed **Statutory declaration for Gifting**

Rental income:

- Rental letter** from agent or **Copy of lease** or **Rental statement**

Arrears, Defaults: ALL of the following:

- Written explanation signed by applicant
- Evidence of payment

Credit card authority

Please debit my credit card for the recovery of your costs as detailed under 'Loan fees' (page 10) in the Loan application form.

Card type: VISA Mastercard

CARD NUMBER

EXPIRY DATE

CARDHOLDERS NAME

CARDHOLDERS SIGNATURE

X

/ /

Record of interview

Interview details and Interviewers declaration

Loan number:	<input type="text"/>		
Name of Applicant/ Guarantor:	<input type="text"/>		
Date interviewed:	<input type="text"/> / <input type="text"/> / <input type="text"/>	This interview was conducted: <input type="checkbox"/> by telephone <input type="checkbox"/> in person	
I interviewed the Applicant/Guarantor and I have verified the following information contained within the Application:			
Employer:	<input type="text"/>		
	<input type="text"/>		
	Postcode		
Duration of employment:	<input type="text"/>		
Income:	<input type="text"/> \$	Basis: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Commission	
Purchase price, or:	<input type="text"/> \$	Loan amount:	<input type="text"/> \$
Loan purpose:	<input type="text"/>		
Completed by:	<input type="text"/>		
Interviewers declaration:	I confirm I have given the Applicant(s)/Guarantors(s) a copy of the Allstate Home Loans Privacy Information Collection Statement and relevant Comparison Rate Schedule . I certify that all documents accompanying this application are true and correct copies of the originals which I have sighted. I certify that the information on this application is to the best of my knowledge and inquiries true and correct and I am not aware of any false information on this application.		
Signature:	<input type="text"/>	Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>
Print name:	<input type="text"/>		
Delegated responsible entity name:	<input type="text"/>		
AML/CTF number:	<input type="text"/>	AML/CTF Risk level: <input type="checkbox"/> Standard <input type="checkbox"/> Higher	

Identification documents

 Tick (✓) those that have been sighted and attach copies to this form.

Primary photographic documents:

Note: Each must show a clear photograph.

- Australian Drivers Licence
- Australian Passport/Foreign acceptable for non-resident
- State or Territory issued Proof of Age card.

If you are unable to present one of the primary photographic documents you can present a primary non-photographic document **plus** a secondary document to meet your identification requirements.

Primary non-photographic documents:

- Australian Birth Certificate
- Birth extract issued by State or Territory
- Australian Citizenship Certificate
- Pension card issued by Centrelink
- Health Care card issued by Centrelink.

Secondary identification documents:

- A notice which records the provision of benefits to the individual which has been issued by Commonwealth, State, or Territory within the preceding 12 months and contains the name and residential address of the individual

- A notice issued by the Australian Taxation Office within the preceding 12 months
- A notice which is issued by a local government body or utilities provider within the previous 3 months that records the provision of services to that address or to that person
- A notice issued to a person under the age of 18 years, by a school principal within the preceding 3 months, containing the name of the person and their residential address and records the period of time that the person attended at the school.

Loan application

Personal information collection statement

At Allstate Home Loans, we believe an individual's rights to keep their personal information private is important; so we are committed to protecting and maintaining the privacy, accuracy and security of your personal information.

The information collected by us is used to assess your loan application and to provide related services. If you do not provide the requested information we may be unable to process your loan application.

If you have any queries regarding Allstate Home Loans use, storage, or disclosure of this information, we can be contacted on: **1800 101 368** or by writing to: **The Privacy Manager, Allstate Home Loans, PO Box 959, Spring Hill, QLD 4004.**

A detailed statement of the way we manage your personal information is contained in our Privacy Policy. A copy is available on request. You can access most of the personal information we hold about you and request corrections.

To enable us to process your loan application and to offer you related services, we may need to disclose your personal information to third parties including:

- Credit reporting agencies to assess your credit application;
- Other organisations with whom we have arrangements or business alliances for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- Our agents, contractors and external advisers who we engage to carry out our functions and activities from time to time or who assist us to carry out our functions and activities;
- Your agents, including your finance broker, stockbroker and legal or financial advisers; Your referees (including your employer), e.g. to validate information you have provided to a credit application;
- Regulatory bodies, government agencies, law enforcement bodies, courts and other parties we are authorised or required by law to disclose information to;
- Any person who introduces you to us, e.g. mortgage broker, to finalise your application;
- Other financial institutions e.g. to clear cheques; Guarantors and prospective Guarantors.

In addition to the third parties listed above, it may be necessary to disclose your personal information to Mortgage Insurance companies used by Allstate Home Loans and its related lenders. Your personal information is collected by these organisations for the purpose of determining whether to insure Allstate Home Loans and its related lenders against the risk of you or any other security provider defaulting. The Mortgage Insurance companies may also use your personal information to assess any variation of claim under the insurance policy for internal management and compliance purposes. The Mortgage Insurer may also use your personal information for risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, and in complying with legislation and regulatory requirements.

To enable the mortgage insurance companies to perform their functions, they may disclose your personal information to their related companies. Allstate Home Loans, their agents, contractors, service providers and external advisers, credit reporting agencies, rating agencies, payment system operators, other financial institutions, securitisers and credit providers, your referees, including your employer, your legal and financial advisers, reinsurers and government and regulatory bodies.

Mortgage insurers contact details:

You may obtain access to the personal information collected by Mortgage Insurer by contacting the Privacy Officer whose details are provided below:

QBE Mortgage Insurance Ltd

ABN 70 000 511 071

QBE Indemnity Limited

ABN 49 000 781 171

Level 21, 50 Bridge St

Sydney NSW 2000

Telephone: 1300 367 764

Genworth Financial Mortgage Insurance Pty Ltd

ABN 60 106 974 305

Level 23, 259 George St

Sydney NSW 2000

Telephone: 1300 655 422

Fax 1300 366 228

If your personal information is not disclosed to these organisations, we may be unable to provide you with finance. Should you wish to obtain details of the organisations that collect your personal information from us, we can be contacted on (07) 3257 1551 or by writing to the address listed above.

Loan application

Companies/Trusts/Partnerships Business type: Please tick (✓) as applicable: Company Trust Partnership

COMPANY/TRUST/PARTNERSHIP NAME	ACN
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POSTAL ADDRESS
Postcode

Personal particulars of Directors/Shareholders/Beneficiaries acting as Guarantors to be completed below.

Personal details APPLICANT 1 / GUARANTOR 1

TITLE	FIRST NAME	MIDDLE NAME
SURNAME	SEX	DATE OF BIRTH / /
DRIVER'S LICENCE NUMBER	NATIONALITY	

Marital status: Single Married Separated Widowed

ADULTS IN HOUSEHOLD	DEPENDANTS	AGES OF DEPENDANTS
---------------------	------------	--------------------

Current residential status:

Home owned Mortgaged Renting Boarding Rent free

CURRENT RESIDENTIAL ADDRESS
Postcode

At current address since: / /

PREVIOUS RESIDENTIAL ADDRESS IF LESS THAN 2 YEARS AT CURRENT ADDRESS
Postcode

Time at previous address: years months

POSTAL ADDRESS (IF DIFFERENT FROM YOUR CURRENT RESIDENTIAL ADDRESS)
Postcode

HOME PHONE NUMBER	BUSINESS PHONE NUMBER
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MOBILE PHONE NUMBER

EMAIL ADDRESS

YOUR MOTHER'S MAIDEN NAME

Personal details APPLICANT 2 / GUARANTOR 2

TITLE	FIRST NAME	MIDDLE NAME
SURNAME	SEX	DATE OF BIRTH / /
DRIVER'S LICENCE NUMBER	NATIONALITY	

Marital status: Single Married Separated Widowed

ADULTS IN HOUSEHOLD	DEPENDANTS	AGES OF DEPENDANTS
---------------------	------------	--------------------

Current residential status:

Home owned Mortgaged Renting Boarding Rent free

CURRENT RESIDENTIAL ADDRESS
Postcode

At current address since: / /

PREVIOUS RESIDENTIAL ADDRESS IF LESS THAN 2 YEARS AT CURRENT ADDRESS
Postcode

Time at previous address: years months

POSTAL ADDRESS (IF DIFFERENT FROM YOUR CURRENT RESIDENTIAL ADDRESS)
Postcode

HOME PHONE NUMBER	BUSINESS PHONE NUMBER
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MOBILE PHONE NUMBER

EMAIL ADDRESS

YOUR MOTHER'S MAIDEN NAME

Loan application

APPLICANT 1 / GUARANTOR 1

NAME OF CLOSEST RELATIVE **NOT** LIVING WITH YOU

RELATIONSHIP TO APPLICANT (E.G. FATHER/MOTHER/UNCLE/AUNT)

RESIDENTIAL ADDRESS OF CLOSEST RELATIVE

Postcode

CONTACT TELEPHONE NUMBER

YOUR OCCUPATION / PROFESSION

YOUR PREVIOUS OCCUPATION / PROFESSION

CURRENT EMPLOYER (AND TIME SERVED WITH CURRENT EMPLOYER)

years months

IF TIME SERVED IS LESS THAN 2 YEARS, PREVIOUS EMPLOYER AND TIME SERVED

years months

Have you ever been declared bankrupt? Yes* No

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes* No

* If you answered 'Yes', provide details under **Comments to support loan.**

APPLICANT 2 / GUARANTOR 2

NAME OF CLOSEST RELATIVE **NOT** LIVING WITH YOU

RELATIONSHIP TO APPLICANT (E.G. FATHER/MOTHER/UNCLE/AUNT)

RESIDENTIAL ADDRESS OF CLOSEST RELATIVE

Postcode

CONTACT TELEPHONE NUMBER

YOUR OCCUPATION / PROFESSION

YOUR PREVIOUS OCCUPATION / PROFESSION

CURRENT EMPLOYER (AND TIME SERVED WITH CURRENT EMPLOYER)

years months

IF TIME SERVED IS LESS THAN 2 YEARS, PREVIOUS EMPLOYER AND TIME SERVED

years months

Have you ever been declared bankrupt? Yes* No

Have you ever been insolvent or assigned your estate for the benefit of your creditors? Yes* No

* If you answered 'Yes', provide details under **Comments to support loan.**

Other contact details

REAL ESTATE AGENT

PHONE

(SALES PERSON)

PHONE

If you wish to authorise the Bank to disclose limited information about the progress of this application to the Agent named above, please tick:

CONVEYANCER / SOLICITOR

PHONE

ACCOUNTANT

PHONE

BUILDER

PHONE

(SALES PERSON)

PHONE

Loan application

Gross annual income

Applicant 1: Applicant 2:

Assets		Liabilities			Action
What do you own?	Value:	What do you owe?	Monthly payment:	To whom?	Refinance?
House at:		Balance owing:		Institution:	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Investment/Property/Land at:		Balance owing:		Institution:	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Motor vehicle/Boat/Caravan:		Balance owing:		Institution:	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Savings at (Institution):		Credit card limits/ Store card limits:		Credit cards/Store cards/ Hire Purchase:	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Superannuation:				Institution:	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>		<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>		<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Antiques/Furniture:		Balance owing:		Other liabilities/Guarantor:	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other assets:		Balance owing:		Rent/Maintenance:	
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Totals:	Assets:	Liabilities:	Monthly liabilities:		
Totals:	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>	<input style="width: 100%;" type="text" value="\$"/>		

Loan application

Home loan and Investment loan options Please tick (✓) as applicable:

- Loan 1 details:** Regulated loan Unregulated loan New loan Increasing existing
Product: Offset term loan Term loan Line of credit Construction
Interest: Principal and interest Interest only Interest only capitalised
Frequency of repayment: Weekly Fortnightly Monthly

LOAN AMOUNT \$	LOAN TERM years	INTEREST RATE % pa	LOAN TYPE	INTEREST ONLY PERIOD years	SETTLEMENT DATE / /
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- Loan 2 details:** Regulated loan Unregulated loan New loan Increasing existing
Product: Offset term loan Term loan Line of credit Construction
Interest: Principal and interest Interest only Interest only capitalised
Frequency of repayment: Weekly Fortnightly Monthly

LOAN AMOUNT \$	LOAN TERM years	INTEREST RATE % pa	LOAN TYPE	INTEREST ONLY PERIOD years	SETTLEMENT DATE / /
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- Loan 3 details:** Regulated loan Unregulated loan New loan Increasing existing
Product: Offset term loan Term loan Line of credit Construction
Interest: Principal and interest Interest only Interest only capitalised
Frequency of repayment: Weekly Fortnightly Monthly

LOAN AMOUNT \$	LOAN TERM years	INTEREST RATE % pa	LOAN TYPE	INTEREST ONLY PERIOD years	SETTLEMENT DATE / /
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Details of security offered Secures all credit applied for on this form.

Security address:

Postcode

CERTIFICATE OF TITLE	PURCHASE PRICE / ESTIMATED VALUE \$	DEPOSIT PAID / EQUITY \$
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Name of security provider(s):

Upstamp: Yes No

MORTGAGE NUMBER	MORTGAGE REGISTRATION DATE / /	MORTGAGE RANK <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd
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Security address:

Postcode

CERTIFICATE OF TITLE	PURCHASE PRICE / ESTIMATED VALUE \$	DEPOSIT PAID / EQUITY \$
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Name of security provider(s):

Upstamp: Yes No

MORTGAGE NUMBER	MORTGAGE REGISTRATION DATE / /	MORTGAGE RANK <input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd
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Loan application

IMPORTANT!

EACH borrower MUST complete this section.

The loan you have applied for may be regulated by the National Credit Code ("the Code"). Generally, the Code applies where:

- credit is provided under a contract;
- the borrower (debtor/mortgager) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature.

PART A

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

- 1 Are any of the borrowers natural persons as described above? Yes No
- 2 Are any of the borrowers a corporation? Yes No
- 3 Is the borrower 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 proposed loan is:	Loan amount sought:
4 to purchase a residence for owner occupation	\$
5 to refinance an owner-occupied residence for personal use	\$
6 to refinance an owner-occupied residence for business use	\$
7 to purchase a property for investment purposes	\$
8 to refinance a property for investment purposes	\$
9 to refinance the construction of a residence to be owner-occupied	\$
10 to finance the construction of a property for investment purposes	\$
11 to provide a line of credit for personal use	\$
12 to provide a line of credit for business/investment use	\$
13 to have available credit to make personal purchases	\$
14 to provide funds for future investment use	\$
15 to provide funds for future personal use	\$
16 Other:	\$
Total:	\$

PART C

Do you believe that the borrower is likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed? Yes No

Purpose declaration (Complete only if the following statement is correct):

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for: business purposes or investment purposes other than investment in residential property.

IMPORTANT!

You should **only** sign this declaration if this loan is wholly or predominantly for: business purposes or investment purposes other than investment in residential property. By signing this declaration, you may lose your protection under the National Credit Code.

APPLICANT 1

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 1

 / /

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 2

 / /

Loan application

Applicant declaration

I/We hereby make the following representations:

Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses?

Yes No

If 'Yes', please provide details:

APPLICANT 1

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 1

X

/ /

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 2

X

/ /

Interviewer declaration

I _____, hereby make the following representations:

Has the applicant/each of the applicants demonstrated sufficient English fluency to understand the loan and its implications?

Yes No

If 'No', please provide details:

Has the applicant/each of the applicants demonstrated sufficient financial literacy to understand the loan and its implications?

Yes No

If 'No', please provide details:

INTERVIEWER

FULL NAME OF INTERVIEWER

ADDRESS OF INTERVIEWER

SIGNATURE OF INTERVIEWER

X

DATE OF INTERVIEW

/ /

Loan application

Accounts to be discharged (for preparation of contract)

INSTITUTION NAME	ACCOUNT TYPE	ACCOUNT NUMBER

Comments to support loan

Loan fees Construction loan

Fees quoted (deducted from loan or paid up front):

Loan application fee:	\$ <input type="text"/>
Additional valuation:	\$ <input type="text"/>
Stamp duty:	\$ <input type="text"/>
TRE and search fee:	\$ <input type="text"/>
Mortgage registration:	\$ <input type="text"/>
Discharge mortgage registration:	\$ <input type="text"/>
Lenders mortgage insurance:	\$ <input type="text"/>
VISA service fee:	\$ <input type="text"/>
Bank cheque fee:	\$ <input type="text"/>
Other (specify):	\$ <input type="text"/>
Total:	\$ <input type="text"/>

Construction loan summary:

Construction costs:	\$ <input type="text"/>
plus Land purchase cost:	\$ <input type="text"/>
plus Total loan fees and purchase (Adelaide Bank and others):	\$ <input type="text"/>
Total cost:	\$ <input type="text"/>
Loan amount:	\$ <input type="text"/>
less Construction costs (above):	\$ <input type="text"/>
equals Loan funds available for land:	\$ <input type="text"/>
plus FHOG (if applicable):	\$ <input type="text"/>
equals Maximum available at settlement:	\$ <input type="text"/>
less If Adelaide Bank fees are being included in loan:	\$ <input type="text"/>
plus Deposit paid to builder (receipt supplied)	\$ <input type="text"/>
equals Shortfall/Surplus for purchase of land:	\$ <input type="text"/>
Applicants contribution (Land cost +/-Shortfall/Surplus)	\$ <input type="text"/>

Loan application

Nomination of address for notices Regulated loans only: complete only on request of Debtors/Guarantors.

If you are a joint Debtor/Guarantor and do not require notices and documents to be forwarded to each of you individually, please complete the nomination section below. Each joint Debtor/Guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. 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).

I/We acknowledge that any of us has the right to cancel his/her nomination by advising the lender in writing at any time.

Debtors: I/We nominate (full name of nominee) to receive notices and other documents under the National Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

FULL NAME OF NOMINEE (FIRST NAME, MIDDLE NAME, SURNAME)

Guarantors: I/We nominate (full name of nominee) to receive notices and other documents under the National Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

FULL NAME OF NOMINEE (FIRST NAME, MIDDLE NAME, SURNAME)

The Applicant(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Declaration and authorisation, Privacy disclosure statement, Privacy Act authorisation, and, if completed, the Nomination of address for notices).

APPLICANT 1

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 1

X

/ /

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 2

X

/ /

GUARANTOR 1

FULL NAME OF GUARANTOR 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF GUARANTOR 1

X

/ /

GUARANTOR 2

FULL NAME OF GUARANTOR 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF GUARANTOR 2

X

/ /

WITNESS

FULL NAME OF WITNESS (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF WITNESS

/ /

ADDRESS OF WITNESS

Postcode

OCCUPATION OF WITNESS

WITNESS

FULL NAME OF WITNESS (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF WITNESS

/ /

ADDRESS OF WITNESS

Postcode

OCCUPATION OF WITNESS

Privacy Act authorisation

Declaration and authorisation

In this application a reference to the 'Lender' means the lenders referred to in **Schedule A** (below) and the 'Manager' or 'Mortgage Manager' means Allstate Home Loans Pty Ltd ACN 010 377 018.

The Applicant(s) and the Guarantor(s):

- Declare that to the best of their 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 the Lender and/or the Manager has been withheld.
- Undertake to supply to the Lender and/or the Manager any information or facts relevant to this application which may become available or arise after the completion of this application.
- Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been given in this application.
- Authorise the Lender and/or the Manager to provide information about the progress and result of this application to the Builder and/or the Conveyancer/Solicitor/Interviewer named in this application.
- Understand and acknowledge that: (a) any valuation or inspection report obtained by the Lender and/or the Manager in relation to any security offered to the Lender and/or the Manager is for the Banks and/or the Managers benefit, not the Applicants, nor the Guarantors benefit, and it is the Banks and/or the Managers choice as to whether to make any such report available to the Applicant(s) or the Guarantor(s); (b) neither the Applicant(s) nor the Guarantor(s) may rely upon any such report obtained by the Lender and/or the Manager, whether such report is disclosed to the Applicant(s) or the Guarantor(s) or not; (c) neither the Applicant(s) nor the Guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered; (d) any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard; (e) the Lender and/or the Manager does not accept any liability for the contents or accuracy of any such report.
- The Applicant(s) agree to pay the application fee(s), legal, valuation and/or other costs referred to in this application and agree that such amount(s) shall be retained by the Lender and/or the Manager whether the Lender and/or the Manager approves or declines this application or any part of it.
- Warrant that none of them is an undischarged bankrupt and that there is no outstanding judgment(s) or claim(s) against any of them.
- Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the Applicant(s) by the Lender and/or the Manager.
- Understand and acknowledge that the Lender and/or the Manager recommends that each applicant seek independent legal or other financial advice prior to entering into any credit contract that the Lender and/or the Manager may offer to the Applicant(s) as a result of this application or any related guarantee.
- Understand and acknowledge that any approval of this application by the Lender and/or the Manager will be on such terms and conditions (including conditions as to interest rates) as the Lender and/or the Manager shall choose.
- If Mortgage Protection or Loan Cover Insurance has been declined, acknowledge that this insurance was explained and offered.
- Authorise and consent to the Lender and/or the Manager confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (e.g. an employer).
- Understand and acknowledge that if this application is for an amortising line of credit product then the account is required to be fully drawn at settlement.
- Authorise and consent to the manager confirming details provided on this application with any person or persons who maybe reasonably expected to confirm such details (e.g. employers).
- Unless indicated below, consent to using and disclosing information about me/us for the purpose of direct marketing and agree to be contacted by the Mortgage Manager and its business partners to be informed about products and services that I/we may be interested in. Do not keep me/us updated with other products and services:
- Authorise and consent to the Lender and/or the Manager seeking and using my/our personal information for assessment and verification in compliance with obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006** ('AML/CTF') and to request further personal information from me/us, even if such personal information was previously sought.
- I/We consent to the Originator or Credit Provider disclosing my/our personal information to a third party who provides services in respect of verification for AML/CTF purposes.

Schedule A In this notice, other interested parties, working individually or together, may include:

Adelaide Bank, a Division of Bendigo and Adelaide Bank Limited
 ABN 11 068 049 178
 169 Pirie St SA 5000
 Telephone: 1300 652 220

ING Bank Ltd
 ACN 000 893 292
 140 Sussex St
 Sydney NSW 2000
 Telephone: 13 16 88

Firstmac Ltd
 ABN 59 094 145 963
 Level 40, Riverside Centre
 123 Eagle St
 Brisbane QLD 4000
 Telephone: 1800 635 228

First Mortgage Company Home Loans Pty Ltd
 ABN 45 104 268 448
 Level 40, Riverside Centre
 123 Eagle St
 Brisbane QLD 4000
 Telephone: 1800 635 228

Permanent Custodians Ltd
 ABN 5 500 142 638
 Level 4, 35 Clarence St
 Sydney NSW 2000
 Telephone: 1800 622 812

Perpetual Trustee Company Ltd
 ABN 42 000 001 007
 Level 12, 123 Pitt St
 Sydney NSW 2000
 Telephone: (02) 9229 9000

Resimac Ltd
 ABN 67 002 997 935
 Level 9, 45 Clarence St
 Sydney NSW 2000
 Telephone: (02) 9248 0300

Privacy Act authorisation

Applicant declaration

I/We hereby make the following representations:

Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses?

Yes No

If 'Yes', please provide details:

APPLICANT 1

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 1

X

/ /

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 2

X

/ /

Privacy disclosure statement

Your personal information

We collect your personal information to assess your application, to provide you with the product or service that you have requested and to assess any future applications for products or services you may make to us or another entity related to the Bank and/or the Manager. We may also use your personal information to carry out marketing activities, research and product development. Please note that if you provide incomplete or incorrect information we may not be able to provide you with the product or service you are seeking. We treat your personal information as confidential and only disclose it to others where necessary. For example, we usually disclose your information to organisations to whom we outsource functions such as mailing and printing houses, to IT providers and to specialist advisers such as accountants and solicitors. Other disclosures usually include account holders and operators, credit reporting agencies, general insurers, interviewers, valuers, debt collection agencies and government authorities. Your information may also be disclosed to entities related to the Bank and/or the Manager, where its confidentiality is maintained at all times. We do not sell, rent or trade your personal information.

Access and queries

In most cases you can gain access to your personal information. Should you wish to do so, or if you have any queries about your personal information, please contact Adelaide Bank on 13 22 20 or Allstate Home Loans on 1800 101 368.

APPLICANT 1

I agree that my personal information can be used or disclosed by the Bank, Mortgage Manager and Mortgage Insurer as contemplated in this form.

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 1

X

/ /

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 2

X

/ /

GUARANTOR 1

I agree that my personal information can be used or disclosed by the Bank, Mortgage Manager and Mortgage Insurer as contemplated in this form.

FULL NAME OF GUARANTOR 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF GUARANTOR 1

X

/ /

GUARANTOR 2

FULL NAME OF GUARANTOR 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF GUARANTOR 2

X

/ /

Privacy Act authorisation

Privacy authorisation

Credit information being given to a credit reporting agency

The Bank, my/our Mortgage Manager, and the Bank's Mortgage Insurers may give information about me/us to a credit reporting agency for the following purposes: to obtain a consumer credit report about me/us and/or to allow the credit reporting agency to create or maintain a credit information file about me/us.

The information that may be given is limited to:

- sufficient details to identify me/us (specifically: full name, sex, date of birth, current/last known address, previous address, current/last known employer and driver's licence number)
- the fact that I/we have applied for credit and the amount
- the fact that the Bank is a current credit provider to me/us
- payments which become overdue more than 60 days and for which collection action has commenced
- advice that payments are no longer overdue in respect of any default which has been listed
- cheques drawn by me/us for amounts of at least \$100 which have been dishonoured more than once
- in specified circumstances, that in the opinion of the Bank I/we have committed a serious credit infringement (i.e. acted fraudulently or shown an intention not to comply with my/our credit obligations)
- that the credit provided to me/us by the Bank has been paid.

I/We agree that this information may be given before, during, or after the provision of credit to me/us.

Obtaining credit information

I/We agree that to enable the Bank and my/our Mortgage Manager to assess my/our application for personal or commercial credit and my/our Mortgage Manager to collect payments that are overdue in respect of personal or commercial credit provided to me/us by the Bank, my/our Mortgage Manager and the Bank's Mortgage Insurers are authorised to obtain reports from a credit reporting agency or other business that provided information about credit worthiness.

I/We acknowledge that these reports may contain:

- personal information about me/us
- personal credit information about me/us
- information about my/our commercial activities or commercial credit worthiness
- other information in relation to my/our commercial credit activities.

Exchanging credit worthiness information with other credit providers

I/We agree that the Bank and my/our Mortgage Manager may exchange between themselves and may give to or receive from:

- any credit provider named in the credit application
- any credit provider named by a credit reporting agency
- a mortgage manager or any organisation acting on behalf of the Bank

involved in processing a credit application or managing a loan by or an account with the Bank

- information about my/our credit arrangements.

This information may be exchanged for any of the following purposes:

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- to manage a loan with the Bank
- to assess my/our credit worthiness.

I/We understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to exchange under the **Privacy Act 1988**.

Bankers Opinions

I/We authorise the Bank to give to another credit provider and to receive an opinion for purposes connected with my/our business, trade, or profession.

Giving information to a Guarantor

I/We authorise the Bank and my/our Mortgage Manager to give to a current or proposed Guarantor any credit report, notice or documents, or financial or personal information about my/our credit worthiness, credit standing, credit history, or credit capacity, relating to the credit facilities which are the subject of the guarantee which has been or which is proposed to be provided to the Bank and any other facility I/we have or have had with the Bank during the previous 2 years. This extends to the disclosure of copies of notices or documents relating to the credit application (including any proposed or actual credit contract) and to the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawings and dishonours that have or may occur, as well as enforcement of the guarantee and/or security. The information may be given for the purpose of the proposed Guarantor deciding whether to act as Guarantor provider and to keep the Guarantor informed about the guarantee and credit facility.

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 Bank 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 Bank approves the Borrower(s) application for credit this agreement remains in force until the credit facility covered by the Borrower(s) application ceases.

APPLICANT 1

I agree that my personal information can be used or disclosed by the Bank, Mortgage Manager and Mortgage Insurer as contemplated in this form.

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 1

X / /

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 2

X / /

VISA application

In this application a reference to the 'Bank' means Adelaide Bank, A Division of Bendigo and Adelaide Bank Ltd.

APPLICANT 1

TITLE	FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)
IMPORTANT! YOUR MOTHER'S MAIDEN NAME	

APPLICANT 2

TITLE	FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)
IMPORTANT! YOUR MOTHER'S MAIDEN NAME	

Phone Access Line required? Yes No

Phone Access Line required? Yes No

VISA credit details

PURPOSE OF CREDIT	CREDIT LIMIT \$	INTEREST RATE %
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Terms: Up to 55 days interest free No days interest free

IMPORTANT! You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the **National Credit Code**.

SIGNATURE OF APPLICANT 1
X / /

SIGNATURE OF APPLICANT 2
X / /

The Applicant(s):

- Apply for an account of the type described above;
- Declare that to the best of their 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 the Bank has been withheld;
- Acknowledge that in considering this application the Bank will rely upon information provided by the Applicant(s) in an application made at the same time for a home loan or secured line of credit facility.
- Undertake to supply to the Bank any information or facts relevant to this application which may become available or arise after the completion of this application;
- Understand and acknowledge that approval of this application may be withdrawn should any false or misleading information have been given in or in connection with this application;
- Warrant that none of them is an undischarged bankrupt and that there is/are no outstanding judgement(s) or claim(s) against any of them;
- Understand and acknowledge that this is an application only and as such does not imply that credit will be offered to the Applicant(s) by the Bank;
- Understand and acknowledge that the Bank recommends that each of them seeks independent legal or other financial advice prior to entering into any credit contract that the Bank may offer to the Applicant(s) as a result of this application;
- Understand and acknowledge that any interest rate identified in this application is the Bank's applicable rate at the date of this application, which rate is subject to variation at the discretion of the Bank from time to time;
- Understand and acknowledge that any approval of this application by the Bank will be on such terms and conditions (including conditions as to interest rate) as the Bank shall choose;
- State that they have read, understood and agree with each and every part of this application.

SIGNATURE OF APPLICANT 1
X / /

SIGNATURE OF APPLICANT 2
X / /

Disclosure of personal information

The Bank is entitled to disclose to its Related Entities (as defined in the Corporations Law) information concerning you which is necessary to enable an assessment to be made of your total liabilities to the Bank and any Related Entity. In addition, other information concerning you may be given by the Bank to a Related Entity which provides financial services unless you instruct the Bank not to do so. You may do so by marking an 'X' in the following box:

SIGNATURE OF APPLICANT 1
X / /

SIGNATURE OF APPLICANT 2
X / /

Nomination of address for notices

If you are a joint Debtor and do not require notices and documents to be forwarded to each Debtor individually, please complete the nomination section below. Each joint Debtor is entitled to receive a copy of any notice or other document under the National Credit Code. 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).

I/We nominate (full name of nominee) to receive notices and other documents under the National Credit Code on behalf of me/all of us.

I/We acknowledge that any of us has the right to cancel his/her nomination by advising the lender in writing at any time.

SIGNATURE OF APPLICANT 1
X / /

SIGNATURE OF APPLICANT 2
X / /

Equity Finance Mortgage (EFM[®]) addendum

Applicant details

APPLICANT 1

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

Gender: Male Female First time home owner? Yes No

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

Gender: Male Female First time home owner? Yes No

Purpose of loan and property details

Property type¹:

Title type²:

ABS purpose³:

Settlement date:

Are you purchasing off the plan? Yes No

1. Property type:

- Apartment/Unit/Flat
- Strata title unit
- New strata title unit
- Duplex
- Terrace
- Townhouse
- Villa

- Semi-detached house
- Fully detached house
- Luxury house
- Luxury other

2. Title type:

- Community title
- Strata title
- Torrens title
- Leasehold title (ACT only)

3. ABS purpose:

- 125: Purchase of newly erected dwelling: House secured by first mortgage
- 127: Purchase of newly erected dwelling: Other dwelling secured by first mortgage
- 129: Purchase of established dwelling: House secured by first mortgage
- 131: Purchase of established dwelling: Other dwelling secured by first mortgage
- 133: Refinance of existing home loans: Refinancing of housing loans from other financial institutions
- 239: Debt consolidation (excluding refinance for existing loans)
- 247: Other personal investment (including shares and purchases of land for investment)

Loan details

Customer deposit:

%

EFM loan amount:

%

Traditional loan amount:

%

Funds available for purchase:

%

EFM Privacy declaration

Privacy disclosure In this addendum a reference to an EFM Provider means the lender of the Equity Finance Mortgage (EFM) as disclosed in your EFM contract together with Rismark International Funds Management Limited as manager of the EFM.

Provide Information to an EFM Provider In addition to the privacy disclosures in the credit application form, we may also disclose your personal and credit information to an EFM Provider to assess the risk of providing you with an EFM and to manage and administer your EFM. For this purpose the EFM Provider may disclose your personal credit information to any person to whom it is considering assigning its rights under the EFM; any person involved in present or future financial services to you; any person involved in reviewing or developing business or payment systems; any person acting for you or the EFM Provider (such as your agent, accountant or lawyer); any person involved in providing banking and financial services (including, credit card suppliers, mortgage brokers, mortgage insurance companies), or investment products; any person entitled to request or demand the information or documents by law; and any person to whom you consent to the EFM Provider giving the information or documents.

APPLICANT 1

SIGNATURE OF APPLICANT 1

 / /

APPLICANT 2

SIGNATURE OF APPLICANT 2

 / /

ORIGINATOR DETAILS

ORIGINATOR NUMBER

ORIGINATOR BRANCH NAME

ORIGINATOR CONTACT NUMBER

Equity Finance Mortgage (EFM[®]) addendum (continued)

Privacy consent

The Lender collects your personal information when you apply for a mortgage. The Lender then applies to the Insurer for lenders' mortgage insurance for that mortgage. The information is collected for the purposes of securing such insurance.

The Insurer uses your information to:

- assess the risk of:
 - providing lenders mortgage insurance to the Lender
 - you defaulting on your obligations to the Lender
 - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by the Lender to another person
- administer or vary any lenders' mortgage insurance cover provided, including enforcing the mortgage in the place of the Lender
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, and
- comply with legislative and regulatory requirements including the **Privacy Act 1988** and the **Insurance Contracts Act 1984**.

The Insurer may disclose personal information to:

- its related companies, whether in Australia or international
- the Lender
- reinsurers
- credit reporting and ratings agencies
- mortgage insurer
- parties for the purpose of securitisation
- a Guarantor or potential Guarantor
- its service providers (including marketing companies, data consultants and IT contractors)
- its agents, contractors and external advisers; your referees, including your employer
- your legal and financial advisers
- government and other regulatory bodies (e.g. the Insurance Council of Australia)

- mercantile agents if you default on your obligations to the Lender
- payment system operators, and
- other financial institutions and credit providers.

The Insurer may also need to seek from a credit reporting agency and use:

- commercial credit information (concerning your credit worthiness or history)
- consumer information, and
- collection of overdue payments.

The Insurer may also need to exchange information between credit providers and advisors. If necessary, the Insurer will share your information with a credit reporting agency.

You have a right to access any personal information that the Insurer holds about you. Sometimes there may be a reason why access will not be possible. If that is the case, you will be told why.

If you do not provide any of the information requested of you then the Insurer will not be able to issue the insurance.

The information collected in this form is required under the **Insurance Contracts Act 1984 (Cth)**.

Contact information:

PMI Mortgage Insurance Ltd
 ABN 10 000 511 071
 Level 21, 50 Bridge St
 Sydney NSW 2000
 Telephone: 1300 367 764

PRIVACY OFFICER

APPLICANT 1

I agree that my personal information can be used or disclosed by the Lender and the Insurer as contemplated in this form.

FULL NAME OF APPLICANT 1 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 1

X / /

APPLICANT 2

FULL NAME OF APPLICANT 2 (FIRST NAME, MIDDLE NAME, SURNAME)

SIGNATURE OF APPLICANT 2

X / /

Lo Doc declaration of financial position

This declaration must be completed and signed by ALL Applicants.

Loan amount applied for (for credit increases enter new borrowings only):

LOAN AMOUNT \$	LOAN TERM years	INTEREST RATE % pa	LOAN TYPE	INTEREST ONLY PERIOD years	SETTLEMENT DATE / /
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APPLICANT 1

FIRST NAME, SURNAME
BUSINESS OR COMPANY NAME (IF SELF-EMPLOYED)
ABN OR ACN (IF SELF-EMPLOYED)
OCCUPATION

Self-employed annual net income (i.e. income left after all expenses): \$

PAYG annual gross income (provide supporting documents): \$

plus any other income received (specify type of income below):

Type: \$

Type: \$

plus Parenting Allowance* \$

Total \$

APPLICANT 2

FIRST NAME, SURNAME
BUSINESS OR COMPANY NAME (IF SELF-EMPLOYED)
ABN OR ACN (IF SELF-EMPLOYED)
OCCUPATION

Self-employed annual net income (i.e. income left after all expenses): \$

PAYG annual gross income (provide supporting documents): \$

plus any other income received (specify type of income below):

Type: \$

Type: \$

plus Parenting Allowance* \$

Total \$

Declaration of financial position

I/We certify, warrant and represent to you that:

- I am/We are aware of our financial obligations under my/our proposed loan with you.
- I/We have fully disclosed to you all details of our income and expenditure.
- I am/We are satisfied that our obligations to you will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.
- I/We confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship.
- I/We acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application.
- I/We acknowledge that the Bank recommends that I/we obtain independent legal and financial advice prior to entering into the loan contract.

IMPORTANT! Signing an incorrect, misleading, or blank declaration may constitute an offence.

FULL NAME OF APPLICANT 1

FULL NAME OF APPLICANT 2

SIGNATURE OF APPLICANT 1
X / /

SIGNATURE OF APPLICANT 2
X / /

If you present documentation (which is satisfactory to the Bank) at a later stage in order to verify income, it will be compared with the gross income/net income that has been declared (above). This comparison will be used by the Bank in assessing whether you are eligible for conversion to a fully verified home loan. Any rate change will be at the Bank's discretion provided the account has been conducted within the terms and conditions.

* Supplementary income source in the form of Parenting Allowance for dependants under the age of 13 is acceptable provided you have a primary income type of PAYG or Self Employed.

Know Your Customer: Company information

Company details

Full Company name, as registered with ASIC:

ACN (Australian Company Number):

Please tick (✓) as applicable:

Registered as: Proprietary Company Public Company Other:

Full address of Registered Office (a PO Box is **not** acceptable):

 Postcode

Full address of Principal Place of Business in Australia (a PO Box is **not** acceptable):

 Postcode

Postal address (a PO Box is acceptable):

 Postcode

Please tick (✓) as applicable:

Is the Company regulated (licensed by a Commonwealth, State, or Territory statutory regulator)?: Yes No

If 'Yes', specify Regulator name:

Licence details:

Directors of the Company (for proprietary company only) If there are more than four Directors, attach additional page(s).

Full name of Director 1:

Full name of Director 2:

Full name of Director 3:

Full name of Director 4:

Shareholders holding 25% or more of the issued capital of a proprietary company*

Full name of Shareholder 1:

Residential address (a PO Box is **not** acceptable):

 Postcode

Full name of Shareholder 2:

Residential address (a PO Box is **not** acceptable):

 Postcode

* Except regulated companies, as indicated above.

Know Your Customer: Company information (continued)

Shareholders holding 25% or more of the issued capital of a proprietary company (continued)

Full name of Shareholder 3:	<input type="text"/>
Residential address (a PO Box is not acceptable):	<input type="text"/>
	Postcode
Full name of Shareholder 4:	<input type="text"/>
Residential address (a PO Box is not acceptable):	<input type="text"/>
	Postcode

APPLICANT 1

Full name of Applicant 1:	<input type="text"/>
Corporate title: (indicate Director, Secretary, Trustee, if applicable):	<input type="text"/>
Signature:	<input type="text" value="X"/> Date: / /

APPLICANT 2

Full name of Applicant 2:	<input type="text"/>
Corporate title: (indicate Director, Secretary, Trustee, if applicable):	<input type="text"/>
Signature:	<input type="text" value="X"/> Date: / /

Identification documents

Tick those documents that have been sighted and attach copies to this form:

- An ASIC search.
- An original or certified copy of the company's certificate of registration.

Document name:	<input type="text"/>	Date of issue: / /	State/Country of issue:
Document number:	<input type="text"/>	Document expiry date: / /	
Document name:	<input type="text"/>	Date of issue: / /	State/Country of issue:
Document number:	<input type="text"/>	Document expiry date: / /	
Document name:	<input type="text"/>	Date of issue: / /	State/Country of issue:
Document number:	<input type="text"/>	Document expiry date: / /	
Document name:	<input type="text"/>	Date of issue: / /	State/Country of issue:
Document number:	<input type="text"/>	Document expiry date: / /	
Document name:	<input type="text"/>	Date of issue: / /	State/Country of issue:
Document number:	<input type="text"/>	Document expiry date: / /	

If further documentation is provided, please list details over and attach copies.

Know Your Customer: Trust information

Trust details

Full name of Trust:	<input type="text"/>		
ABN:	<input type="text"/>		
Full business name (if any) of the Trustee in respect to the Trust:	<input type="text"/>		
Full address of principal place of business in company's home country (if any):	<input type="text"/>		<input type="text"/>
			Postcode
Type of Trust:	<input type="checkbox"/> Individual OR Family Trust	<input type="checkbox"/> Regulated Trust (SMSF)	<input type="checkbox"/> Registered managed investment scheme
Please tick (✓) as applicable	<input type="checkbox"/> Government Superfund:	<input type="checkbox"/> Other:	
	<input type="text"/>		
Country in which the Trust was established:	<input type="text"/>		

Full list of Trustees

If there are more than three Trustees attach additional page(s).

One Trustee must complete the relevant KYC form (individual or company) in all cases and complete the relevant verification requirement unless the Trust is licensed and subject to Australian regulatory oversight. In addition, all other Trustees must provide their name and address unless the Trust is licensed and subject to Australian regulatory oversight.

Full name of Trustee 1:	<input type="text"/>		
Residential address (a PO Box is not acceptable):	<input type="text"/>		<input type="text"/>
			Postcode
Full name of Trustee 2:	<input type="text"/>		
Residential address (a PO Box is not acceptable):	<input type="text"/>		<input type="text"/>
			Postcode
Full name of Trustee 3:	<input type="text"/>		
Residential address (a PO Box is not acceptable):	<input type="text"/>		<input type="text"/>
			Postcode

Beneficiaries of Trust*

If there are more than three beneficiaries attach additional page(s).

If the terms of the Trust identify the beneficiaries by reference to membership of a class, provide details:

	<input type="text"/>		
Full name of Beneficiary 1:	<input type="text"/>		
Residential address (a PO Box is not acceptable):	<input type="text"/>		<input type="text"/>
			Postcode

Know Your Customer: Trust information (continued)

Beneficiaries of Trust (continued)

Full name of Beneficiary 2:

Residential address
(a PO Box is **not** acceptable):

 Postcode

Full name of Beneficiary 3:

Residential address
(a PO Box is **not** acceptable):

 Postcode

If a beneficiary listed above resides outside Australia they must complete a KYC for their customer type.

* Except for a trust that is a registered trust and subject to Australian regulatory oversight.

APPLICANT 1

Full name of Applicant 1:

Corporate title: (indicate Director,
Secretary, Trustee, if applicable):

Signature:

 X Date: / /

APPLICANT 2

Full name of Applicant 2:

Corporate title: (indicate Director,
Secretary, Trustee, if applicable):

Signature:

 X Date: / /

Identification documents

Tick those documents that have been sighted and attach copies to this form:

- Original trust deed or certified copy or extract of trust deed.
- A notice issued by the Australian Taxation Office within the last 12 months (e.g. a Notice of Assessment) that contains the full name of the trust.
- A letter from a solicitor or qualified accountant that confirms the name of the trust.
- An ASIC search to verify the Managed Investment Scheme (MIS) registered with ASIC.
- Review of Financial Services Guide and Product Disclosure Statement and other public offering documents of the Customer to verify that a MIS is not registered with ASIC that only has wholesale Customers and does not make small scale offerings.
- Search of ASIC, ATO, or relevant regulators websites.

Document name:

Date of issue: / /

State/Country of issue:

Document number:

Document expiry date: / /

Document name:

Date of issue: / /

State/Country of issue:

Document number:

Document expiry date: / /

Document name:

Date of issue: / /

State/Country of issue:

Document number:

Document expiry date: / /

Document name:

Date of issue: / /

State/Country of issue:

Document number:

Document expiry date: / /

If further documentation is provided, please list details over and attach copies.

Statutory declaration for Gifting

I/We, ,

of Postcode

and ,

of Postcode

do solemnly and sincerely declare that I/we have gifted the sum of:

to ,

of Postcode

to ,

of Postcode

and that the above mentioned gift amount is not repayable to me/us. I/We make this solemn declaration by virtue of the Statutory Declarations Act 1959 as amended and subject to the penalties provided by that Act for the making of false statements in statutory declarations, conscientiously believing the statements contained in this declaration to be true in every particular.

Signed:

<input type="text" value="SIGNATURE OF THE FIRST PERSON MAKING THIS DECLARATION"/>	<input type="text" value="SIGNATURE OF THE SECOND PERSON MAKING THIS DECLARATION"/>	
<input type="text" value="CITY, TOWN, OR VILLAGE"/>		
Declared at:		
<input type="text" value="DAY"/>	<input type="text" value="MONTH"/>	<input type="text" value="YEAR"/>
on the:		day of:
<input type="text" value="SIGNATURE OF THE PERSON BEFORE WHOM THIS DECLARATION IS MADE"/>		
before me:		
<input type="text" value="TITLE OF THE PERSON BEFORE WHOM THIS DECLARATION IS MADE"/>		

Note 1: A person who willfully makes a false statement in a statutory declaration under the Statutory Declarations Act 1959 as amended is guilty of an offence against that Act, the punishment for which is a fine not exceeding \$200 or imprisonment for a term not exceeding six months or both if the offence is prosecuted summarily, or imprisonment for a term not exceeding four years if the offence is prosecuted upon indictment.

Note 2: A statutory declaration under the Statutory Declarations Act 1959 as amended may be made only before a Chief Magistrate, Police Magistrate, Resident Magistrate or Special Magistrate; Stipendiary Magistrate or any Magistrate in respect of whose office an annual salary is payable; a Justice of the Peace; a person authorised under any law in force in Australia or its Territories to take affidavits; a person appointed under the Statutory Declarations Act 1959 as amended or under a State Act to be a Commissioner for Declarations; a person appointed as a Commissioner for Declarations under the Statutory Declarations Act 1911, or under that Act as amended, and holding office immediately before the commencement of the Statutory Declarations Act 1959; a Notary Public; a person before whom a statutory declaration may be made under the law of the State in which a declaration is made; or a person appointed to hold, or act in, the office in a country or place outside Australia of Australian Consul-General, Consul, Vice-Consul, Trade Commissioner, Consular Agent, Ambassador, High Commissioner, Minister, Head of Mission, Commissioner, Charge d'Affaires, or Counsellor, Secretary or Attache at an Embassy, High Commissioner's office, Legation or other post.