

# Commercial Loan Application

## Broker Details\*

Submit completed application pack and all supporting documents to:

**Option 1** Email: [applications@redzed.com](mailto:applications@redzed.com)

**Option 2** Loanapp: if you are submitting through your Aggregator

Introducer Business Name (Your Business)\*

Aggregator Name (if applicable)

Introducer Name (You)\*

Introducer Email Address\*

BDM Name

Introducer Phone Number\*

Number of pages \_\_\_\_\_ Date DD / MM / YYYY

## Your Australian Credit License (ACL) Authorisation

### Complete if you have been appointed as a Credit Representative

Are you a Credit Representative to your abovementioned aggregator?  Yes > complete section A  No > complete section B

#### SECTION A

Aggregator's ACL Number\*

Your Credit Representative Number\*

#### SECTION B

Name of ACL Holder (licencee under which you operate)\*

ACL Number\*

Your Credit Representative Number\*

### Complete if you are a Representative (Director/Employee) of the ACL holder

Name of ACL Holder (licencee you operate under)\*

ACL Number\*

You are a Director of this licensee\*  Yes  No

You are an employee of this licensee\*  Yes  No

 **Note: Wherever there is inadequate room to adequately explain the Applicant's position, please annex an additional signed statement.**

# Commercial Loan Application

## Checklist

### Application Form

Broker Section **fully completed**

**AND**

Borrower Section fully completed, signed and witnessed

### Income Evidence

#### PAYG applicants any two (2) of the following documents are required

YTD payslip covering a minimum of 2 pay cycles (dated within 6 weeks of application)

**AND**

Most recent group certificate or tax assessment notice

**OR**

Letter of employment (on company letterhead detailing gross and net base salary, length and mode of employment)

**OR**

Bank statement confirming salary deposits

#### Self-Employed applicants - Full Doc

Most recent individual/company/trust tax return (please remove all Tax File Numbers from the tax return)  
\*If for an accounting period that ended more than 6 months ago 2 most recently lodged BAS also required.

**AND (only for individuals)**

Australian Tax Office Notice of Assessment (please remove all Tax File Numbers from the tax return)  
\*Builders and developers must provide 2 years financials.

#### Self-Employed applicants - Alt Doc

Alt Doc Application Declaration **section 2.1** completed, signed, dated and witnessed\*

**AND**

Accountant's Declaration **section 2.2** completed, signed and dated.

**OR**

Australian Tax Office portal to confirm tax is paid up to date

**AND EITHER**


6 months lodged BAS

**OR**

6 months business trading statements

**OR**

An executed lease agreement with a minimum of 12 months term remaining, supported by 6 months banks statements confirming rental receipts. (Lease Doc option)

 **To assist with verification of the declared income, we may seek additional income verification**

 **Note: Wherever there is inadequate room to adequately explain the Applicant's position, please annex an additional signed statement.**

### If income from Government

Centrelink statement (dated within 6 weeks of application)

### If income from Rental/Lease

Copy of lease/rental statement or Real Estate Agent's letter of appraisal (dated within 3 months of application)

Copy of Executed Lease agreements

 **Bank statement confirming 6 months rent required for private rental agreements and evidence for investment /dividend income as Appropriate statement for investment /dividend income**

### Expenses / Liability Evidence

Most recent monthly statement for all **unsecured/vehicle** debts (where impairment exists we recommend 6 months)

**For a refinance application, please also provide:**

Copy of council rates notice on security properties

**AND**

6 months statements on all mortgage facilities being refinanced (issued within 6 weeks of application)

**AND**

Most recent statement on all mortgage facilities not being refinanced

### Identification Documents

RedZed Customer Identification Form

Required for all applicants or guarantors, as well as Verification of Identification (VOI) completed using one of either:

RedZed Australia Post VOI Form

**OR**

MaxID Process (instructed by RedZed Credit)

**OR**

ZipID VOI Form

### Income Evidence

Completed and signed serviceability calculator\*

**AND**

Certified Copy of Trust Deed (for all Trust applications)

**AND**

Signed Contract of Sale/Purchase Contract/Vendor Statement including section 32 or copy of title (for purchase applications)

**AND**

Credit Quote (or mandate) signed and dated (if you are charging a fee (max 2% + GST) for service)

**AND**

Supplementary Pack

# Finance Summary

**RedZed Product Type\***  
(please select)

- Commercial Prime  
 Other (e.g. promotion)

Commercial Reset

- Full Doc  
 Alt Doc

Base Application Fee \_\_\_\_\_ % **+** Upfront Commission Subsidy \_\_\_\_\_ % **=** Total Application Fee \_\_\_\_\_ %

Base Interest Rate \_\_\_\_\_ % **+** Trail Commission \_\_\_\_\_ % **=** Anticipated Customer Interest Rate \_\_\_\_\_ %  
(refer to Lending Guide)

**Key Dates**

Finance clause expiry date DD / MM / YYYY

Anticipated settlement date DD / MM / YYYY

**Loan Purpose\***

- Purchase  Refinance  Refinance & Debt Consolidation  Cash Out /Equity Release

**Finance Details**

<b>A</b> Property Purchase* (not including Stamp Duty)	\$
<b>B</b> Purchase Stamp Duty*	\$
<b>C</b> Mortgage Refinance*	\$
<b>D</b> Debt Consolidation*	\$
Cash Out Breakdown (Requirements can vary according to product and/or amount required, please refer to Product Guide for requirements. A Statutory Declaration is required for cash out amounts greater than \$250,000)	
Purpose*	\$
Purpose*	\$
Purpose*	\$
Purpose*	\$
<b>E</b> Total Cash Out*	\$
<b>F</b> Brokerage Fee (credit quote or customer signed mandate must be supplied)*	\$
<b>G</b> Customers Contribution*	\$
<b>H</b> Total Loan amount required excluding risk fee (A+B+C+D+E+F-G)*	\$
<b>I</b> Application Fee Amount*	\$
Capitalise Application Fee? (please refer to the Lending Guide on restrictions relating to capitalising the application fee)*	<input type="radio"/> Yes <input type="radio"/> No
<b>Indicative Available Funds*</b> (Less Lender Fees and Charges to be deducted from this figure at settlement)	<b>\$</b>

If capitalised application fee option **no** has been selected > Use the amount in **H** | Apply this figure for servicing calculator

If capitalised application fee option **yes** has been selected > Add capitalised amount (**H+I**) | Apply this figure for servicing calculator

**Split Loan?** (max two split loans allowed)\*  Yes  No

**Loan Structure**

	Split Loan 1*	Split Loan 2*
Loan Amount*	\$	\$
Proposed Loan Term* (min 15 - max 30 years)	Years	Years
Interest Only (min 1 - mix 5 years. Investment loans only)	Years	Years
LVR*	%	%
Anticipated Interest Rate*	%	%
Application Fee Percentage* (as per RedZed card)	%	%

# Supplementary Pack

**Clients' Objectives & Requirements\*** (including medium to long term requirements and priorities)

## Suitability

Does the RedZed loan meet the client's objectives & requirements as identified by you in your preliminary assessment?\*  Yes  No

If no, how have you addressed this?

## Further comments

## Credit Impairment

Do the applicant(s) have any credit impairment?\*  Yes  No

If **yes** please provide an explanation as to circumstances responsible for these issues and measures taken to mitigate future issues.

Please comment on whether the client is currently experiencing financial stress and if they have sought hardship relief with a current lender.

Comments/Explanations:

How many Defaults/Judgments/Court Actions have the applicants had?\* \_\_\_\_\_

How many mortgage repayments have been fully or partially missed in the past six months?\* \_\_\_\_\_

Comments/Explanations:

## Debt Consolidation Benefit\* (consider using our Debt Consolidation Benefit Calculator which can be downloaded from the website)

\$	<b>A</b> Combined current monthly repayments to be consolidated (amount applicant(s) <b>should</b> be paying)
\$	<b>B</b> Combined monthly average paid against these debts in past six months ( <b>actual</b> payments made)
\$	<b>C</b> Proposed new loan repayment
\$	<b>D</b> Monthly benefit of consolidating debts through RedZed loan (combined average paid minus proposed new loan (B-C))

## Income

How is the income derived? (type of work & means of payment)\*

Consistency of income (comment on seasonal impacts, period of increased/decreased income)\*

# Supplementary Pack

Did the applicant(s) experience reduced income in the past 12 months that affected their ability to meet their obligations? (If yes, including any effects of COVID-19, please provide an explanation)\*

## Serviceability

How does the applicant(s) plan to service the proposed debt on an ongoing basis? Record here any known circumstances that may affect serviceability/ability to make monthly repayments.\*

## Exit Strategy

Where an applicant's working life is expected to conclude prior to the expiry of the loan, what is the exit strategy?\*

## Security

Who will be the owners? (Please provide commentary on relevant points about the security eg: inclusions, intended use, unique features etc)

## Other/General

Applicant/Guarantor 1

Applicant/Guarantor 2

Date interview completed\*

DD / MM / YYYY

DD / MM / YYYY

Will any of the Applicants/Guarantors need the services of an interpreter?\*

No  
 Yes Language: \_\_\_\_\_

No  
 Yes Language: \_\_\_\_\_

Was the interview with the Applicants/Guarantors conducted in English?

No Language: \_\_\_\_\_  
 Yes

No Language: \_\_\_\_\_  
 Yes

# Supplementary Pack

## Valuation Instructions\*

- Valuation has been ordered via Valocity and is included with this submission
- Valuation has been ordered via Valocity and will be forwarded upon receipt
- RedZed to order the valuation via Valocity upon issuing conditional approval

## Interview Method\*

- Option 1  I confirm that I have conducted a face-to-face interview with the applicant(s).
- Option 2  I confirm that I have conducted a video/digital online interview (eg. Zoom, Skype, MS Teams etc) and have arranged for their identification documents to be certified by an authorised person (refer to website for the list of authorised persons).
- Option 3  I confirm that I have conducted a phone interview and have arranged for their identification documents to be certified by an authorised person (refer to website for the list of authorised persons).
- Option 4  This application was sourced from a third party broker (please complete below).
  - a The referring broker is authorised to engage in credit activities and has complied with the requirements of the National Consumer Credit Protection Act.
  - b I confirm that the referring broker has not been banned from engaging in credit activities.
  - c The referring broker has conducted a face-to-face interview with the applicant(s).
  - d I, as the RedZed accredited Introducer, hold a binding referral agreement with the referring broker or their business of employment.

Referring broker name \_\_\_\_\_

Referring broker company \_\_\_\_\_

### I confirm that:

- In accordance with the RedZed Master Introducer agreement that I operate under, I have conducted an independent interview with each of the applicant(s), verified their application particulars and discussed RedZed product parameters including all fees and charges.
- The applicant(s) identification documents have been certified by an authorised person (refer to website for list of authorised persons).

RedZed Accredited Introducer Name\*

RedZed Accredited Introducer Signature\*

\_\_\_\_\_

\_\_\_\_\_

## Important Applicant Acknowledgement Information

- 1 I/We have been given an opportunity to review the information contained in this application and I/we confirm that the information is true and correct in every particular.
- 2 All customer(s), debtor(s) and guarantors acknowledge and agree that they have read, understood and agree with of the matters set out in this application (including the Supplementary Pack, Privacy Disclosure statement and the nomination of address for notices).

Name of Applicant/Guarantor/Director 1\*

Name of Applicant/Guarantor/Director 2\*

\_\_\_\_\_

\_\_\_\_\_

Signature of Applicant/Guarantor/Director 1\*

Signature of Applicant/Guarantor/Director 2\*

\_\_\_\_\_

\_\_\_\_\_

# 1.1 Customer Application

**Borrower Details** (if more than 2 applicants/guarantors, please copy extra pages and complete details for each additional applicant).

## Applicant/Guarantor 1

Complete for Guarantor if borrower is a company / trust. Company details to be completed in Section 3.1.

Individual  Guarantor  
 Male  Female  Prefer not to say

Title\* \_\_\_\_\_ Given name/s\* \_\_\_\_\_

Surname\* \_\_\_\_\_

Trust Details (if applying as Individual as Trustee)

Date of Birth\* \_\_\_\_\_ Marital Status\* \_\_\_\_\_  
DD / MM / YY  Married  Single  De Facto  Other \_\_\_\_\_

Tel. Home \_\_\_\_\_

Tel. Work \_\_\_\_\_

Mobile\* \_\_\_\_\_

Email\* \_\_\_\_\_

Drivers Licence\* # \_\_\_\_\_ State Issued\* \_\_\_\_\_

Do you have any dependents?\*  Yes  No

If yes, age of each dependent: Age \_\_\_\_\_ Age \_\_\_\_\_ Age \_\_\_\_\_ Age \_\_\_\_\_

Current residential status\*  
 Own  Rent  Board  Living with Family

Residential address\* \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Time at this address\* Date from DD / MM / YY to DD / MM / YY

If less than 2 years, please complete previous address details

\_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Time at this address Date from DD / MM / YY to DD / MM / YY

Postal address \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Are you a first time home buyer?\*  Yes  No

Please note RedZed is not an agent for the First Home Owner Grant (FHOG).  
You will need to apply for the grant directly.

Australian Citizen/Permanent Resident?\*  Yes  No

(if no RedZed will not proceed)

Have you ever been bankrupt?\*  No  Yes Date of discharge DD / MM / YY

Next of kin in Australia not living with you and not a party to this loan\*:

Name\*: \_\_\_\_\_

Phone number\*: \_\_\_\_\_

Relationship\*: \_\_\_\_\_

## Applicant/Guarantor 2

Complete for Guarantor if borrower is a company / trust. Company details to be completed in Section 3.1.

Individual  Guarantor  
 Male  Female  Prefer not to say

Title\* \_\_\_\_\_ Given name/s\* \_\_\_\_\_

Surname\* \_\_\_\_\_

Trust Details (if applying as Individual as Trustee)

Date of Birth\* \_\_\_\_\_ Marital Status\* \_\_\_\_\_  
DD / MM / YY  Married  Single  De Facto  Other \_\_\_\_\_

Tel. Home \_\_\_\_\_

Tel. Work \_\_\_\_\_

Mobile\* \_\_\_\_\_

Email\* \_\_\_\_\_

Drivers Licence\* # \_\_\_\_\_ State Issued\* \_\_\_\_\_

Do you have any dependents?\*  Yes  No

If yes, age of each dependent: Age \_\_\_\_\_ Age \_\_\_\_\_ Age \_\_\_\_\_ Age \_\_\_\_\_

Current residential status\*  
 Own  Rent  Board  Living with Family

Residential address\* \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Time at this address\* Date from DD / MM / YY to DD / MM / YY

If less than 2 years, please complete previous address details

\_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Time at this address Date from DD / MM / YY to DD / MM / YY

Postal address \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Are you a first time home buyer?\*  Yes  No

Please note RedZed is not an agent for the First Home Owner Grant (FHOG).  
You will need to apply for the grant directly.

Australian Citizen/Permanent Resident?\*  Yes  No

(if no RedZed will not proceed)

Have you ever been bankrupt?\*  No  Yes Date of discharge DD / MM / YY

Next of kin in Australia not living with you and not a party to this loan\*:

Name\*: \_\_\_\_\_

Phone number\*: \_\_\_\_\_

Relationship\*: \_\_\_\_\_

# 1.2 Customer Application

## Applicant/Guarantor 1

**SELF-EMPLOYED** (complete this section if you are self-employed)

Occupation\* \_\_\_\_\_

Industry\* \_\_\_\_\_

Trading name\*  Sole Trader  Partnership  Company

Business address\* \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

GST registered?\*  Yes  No ABN\* \_\_\_\_\_

The business has been in operation since: Month\* \_\_\_\_\_ Year\* \_\_\_\_\_

Has your income been consistent over the last 2 yrs?\*  Yes  No

If no, what are the reasons? \_\_\_\_\_

Income verification\*  Full Doc  Self-Certified

If self-certified, you will need to complete section 2.1 of this application: RedZed Lending Solutions 'Alt Doc Declaration & Verification Pack'.

**PAYG** (complete this section if you are a PAYG applicant)

Current employment type\*

Full time  Part time  Casual  Temporary

Occupation\* \_\_\_\_\_

Industry\* \_\_\_\_\_

Current employer name\* \_\_\_\_\_

Employer address\* \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Time with current employer: Date from DD/MM/YY to DD/MM/YY

If less than 2 years, please complete previous employment details.

Previous occupation \_\_\_\_\_

Previous employer business name & address \_\_\_\_\_

Time with current employer: Date from DD/MM/YY to DD/MM/YY

Income Table - PAYG/Verified income (all figures to be gross annual)

Base (PAYG)*	\$
Other (please specify)	\$
<b>Total*</b>	<b>\$</b>

Will your employment change in the short term?\*  Yes  No

### ALL APPLICANTS TO COMPLETE THIS SECTION

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations? If yes, please provide details \_\_\_\_\_

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses) How will this affect your financial position? \_\_\_\_\_

## Applicant/Guarantor 2

**SELF-EMPLOYED** (complete this section if you are self-employed)

Occupation\* \_\_\_\_\_

Industry\* \_\_\_\_\_

Trading name\*  Sole Trader  Partnership  Company

Business address\* \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

GST registered?\*  Yes  No ABN\* \_\_\_\_\_

The business has been in operation since: Month\* \_\_\_\_\_ Year\* \_\_\_\_\_

Has your income been consistent over the last 2 yrs?\*  Yes  No

If no, what are the reasons? \_\_\_\_\_

Income verification\*  Full Doc  Self-Certified

If self-certified, you will need to complete section 2.1 of this application: RedZed Lending Solutions 'Alt Doc Declaration & Verification Pack'.

**PAYG** (complete this section if you are a PAYG applicant)

Current employment type\*

Full time  Part time  Casual  Temporary

Occupation\* \_\_\_\_\_

Industry\* \_\_\_\_\_

Current employer name\* \_\_\_\_\_

Employer address\* \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Time with current employer: Date from DD/MM/YY to DD/MM/YY

If less than 2 years, please complete previous employment details.

Previous occupation \_\_\_\_\_

Previous employer business name & address \_\_\_\_\_

Time with current employer: Date from DD/MM/YY to DD/MM/YY

Income Table - PAYG/Verified income (all figures to be gross annual)

Base (PAYG)*	\$
Other (please specify)	\$
<b>Total*</b>	<b>\$</b>

Will your employment change in the short term?\*  Yes  No

### ALL APPLICANTS TO COMPLETE THIS SECTION

Are you aware of any factors which may adversely affect your ability to meet your current and future financial obligations? If yes, please provide details \_\_\_\_\_

List expected changes to your income/expenditure in the next 12 months (e.g. newborn, moving, balloon payments, or other fixed expenses) How will this affect your financial position? \_\_\_\_\_



# 1.3 Asset & Liability Position

 Please use one page for each individual Applicant/Guarantor/Director or one page for applicants with a joint statement of position

## Assets Applicant/Guarantor/Director 1

If a category does not apply to you, please put \$0 as the Value

Home/Investment Properties	Principal home	Investment property	Ownership	Value
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$

Accounts	Financial Institution	Ownership	Value
Cash*		%	\$
Managed funds*		%	\$
Savings account*		%	\$
Listed shares*		%	\$
Superannuation*		%	\$

Motor vehicle/s*	Ownership	Value
Make / model / year	%	\$
Make / model / year	%	\$
Make / model / year	%	\$

Other Assets (Description)	Ownership	Value
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$

**Total Value of Assets\*** \$

# 1.3 Asset & Liability Position

 Please use one page for each individual Applicant/Guarantor/Director or one page for applicants with a joint statement of position

## Assets Applicant/Guarantor/Director 2

If a category does not apply to you, please put \$0 as the Value

Home/Investment Properties	Principal home	Investment property	Ownership	Value
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$

Accounts	Financial Institution	Ownership	Value
Cash*		%	\$
Managed funds*		%	\$
Savings account*		%	\$
Listed shares*		%	\$
Superannuation*		%	\$

Motor vehicle/s*	Ownership	Value
Make / model / year	%	\$
Make / model / year	%	\$
Make / model / year	%	\$

Other Assets (Description)	Ownership	Value
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$

**Total Value of Assets\*** \$

# 1.3 Asset & Liability Position

 Please use one page for each individual Applicant/Guarantor/Director or one page for applicants with a joint statement of position

## Liabilities Applicant/Guarantor/Director 1

If a category does not apply to you, please put amount owing of \$0

Home/Investment Loans (address)*	Ownership	Current Limit	Amount Owing	Current Interest Rate	Montly Repayments	Financial Institution	Missed Payments	Clearing at Settlement
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
<b>Accounts</b>								
Term Loan*	%	\$	\$	%	\$			<input type="radio"/>
Term Loan*	%	\$	\$	%	\$			<input type="radio"/>
Term Loan*	%	\$	\$	%	\$			<input type="radio"/>
Line of Credit*	%	\$	\$	%	\$			<input type="radio"/>
Vehicle Loan*	%	\$	\$	%	\$			<input type="radio"/>
Personal Loan*	%	\$	\$	%	\$			<input type="radio"/>
Commercial Bill*	%	\$	\$	%	\$			<input type="radio"/>
Hecs & HELP*	%	\$	\$	%	\$			<input type="radio"/>
Loan as Guarantor*	%	\$	\$	%	\$			<input type="radio"/>
Margin Loan*	%	\$	\$	%	\$			<input type="radio"/>
Other Loan*	%	\$	\$	%	\$			<input type="radio"/>
<b>Credit/Store card/s*</b>								
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
<b>Other Liabilities</b>								
Contingency Liability*	%	\$	\$	%	\$			<input type="radio"/>
Hire Purchase*	%	\$	\$	%	\$			<input type="radio"/>
Lease*	%	\$	\$	%	\$			<input type="radio"/>
Outstanding Taxation*	%	\$	\$	%	\$			<input type="radio"/>
Overdraft*	%	\$	\$	%	\$			<input type="radio"/>
Other* (eg Afterpay, Zip Pay, Openpay etc)	%	\$	\$	%	\$			<input type="radio"/>
<b>Total Limit*</b>		\$ _____						
<b>Total Value Owing*</b>		\$ _____						

# 1.3 Asset & Liability Position

 Please use one page for each individual Applicant/Guarantor/Director or one page for applicants with a joint statement of position

## Liabilities Applicant/Guarantor/Director 2

If a category does not apply to you, please put amount owing of \$0

Home/Investment Loans (address)*	Ownership	Current Limit	Amount Owing	Current Interest Rate	Monthly Repayments	Financial Institution	Missed Payments	Clearing at Settlement
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
<b>Accounts</b>								
Term Loan*	%	\$	\$	%	\$			<input type="radio"/>
Term Loan*	%	\$	\$	%	\$			<input type="radio"/>
Term Loan*	%	\$	\$	%	\$			<input type="radio"/>
Line of Credit*	%	\$	\$	%	\$			<input type="radio"/>
Vehicle Loan*	%	\$	\$	%	\$			<input type="radio"/>
Personal Loan*	%	\$	\$	%	\$			<input type="radio"/>
Commercial Bill*	%	\$	\$	%	\$			<input type="radio"/>
Hecs & HELP*	%	\$	\$	%	\$			<input type="radio"/>
Loan as Guarantor*	%	\$	\$	%	\$			<input type="radio"/>
Margin Loan*	%	\$	\$	%	\$			<input type="radio"/>
Other Loan*	%	\$	\$	%	\$			<input type="radio"/>
<b>Credit/Store card/s*</b>								
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
<b>Other Liabilities</b>								
Contingency Liability*	%	\$	\$	%	\$			<input type="radio"/>
Hire Purchase*	%	\$	\$	%	\$			<input type="radio"/>
Lease*	%	\$	\$	%	\$			<input type="radio"/>
Outstanding Taxation*	%	\$	\$	%	\$			<input type="radio"/>
Overdraft*	%	\$	\$	%	\$			<input type="radio"/>
Other* (eg Afterpay, Zip Pay, Openpay etc)	%	\$	\$	%	\$			<input type="radio"/>
<b>Total Limit*</b>		\$ _____						
<b>Total Value Owing*</b>		\$ _____						

# 1.4 Living Expenses

**⚠ Complete only if applicant is an individual or if guarantor income is needed to meet company applicants servicing requirements. Please use one page for each individual Applicant/Guarantor/Director or one page for applicants with a joint statement of position**

## Current Monthly Expenses Applicant/Guarantor/Director 1

Please complete each box below with a monthly figure. If a category does not apply, please put \$0

	Monthly Figure
Groceries*	\$
Clothing and Personal Care*	\$
Public or Government Education*	\$
Private Schooling and Tuition*	\$
Childcare*	\$
Child and Spousal Maintenance*	\$
General Basic Insurances* (health, home and contents, car, life, TPD, etc)	\$
Medical and Health Expenses*	\$
Recreation and Entertainment* (takeaway/dining, memberships, holidays, etc)	\$
Phone / Internet / Pay TV / Media Streaming*	\$
Transport* (fuel, public transport, registrations, parking, tolls, etc)	\$
Primary Residence Costs* (utilities, council rates, maintenance, etc)	\$
Investment Residence Costs* (utilities, council rates, maintenance, land tax etc)	\$
Rent / Board*	\$
Other Living Expenses*	\$
<b>Total Expenses*</b>	<b>\$</b>

### Future changes to monthly expenses

After taking out this loan, do you envisage an increase or decrease to your monthly living expenses?\*  Yes  No

If **yes** > please provide comments below:

Increase per month\* \$ \_\_\_\_\_

Decrease per month\* \$ \_\_\_\_\_

As part of the assessment of your application, you may permit RedZed Lending Solutions to access your bank statements via [bankstatements.com.au](http://bankstatements.com.au), which is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 and illion Australia Pty Ltd ABN 95 006 399 677. If you do consent you will be sent a link to this website. You may decline to proceed at any time.

Do you, consent to RedZed accessing your bank statements via [bankstatements.com.au](http://bankstatements.com.au)?

Applicant 1  Yes  No      Applicant 2  Yes  No

**⚠ Please note** As part of this application process you will be required to provide the following:

Most recent monthly statement for all **unsecured/vehicle** debts (where impairment exists we recommend 6 months)

**For refinance application, please also provide:**

Copy of council rates notice on security properties **AND**

6 months statements on all mortgage facilities being refinanced (issued within 6 weeks of application) **AND**

Most recent statement on all mortgage facilities not being refinanced

# 1.4 Living Expenses

**!** Complete only if applicant is an individual or if guarantor income is needed to meet company applicants servicing requirements. Please use one page for each individual Applicant/Guarantor/Director or one page for applicants with a joint statement of position

## Current Monthly Expenses Applicant/Guarantor/Director 2

Please complete each box below with a monthly figure. If a category does not apply, please put \$0

	Monthly Figure
Groceries*	\$
Clothing and Personal Care*	\$
Public or Government Education*	\$
Private Schooling and Tuition*	\$
Childcare*	\$
Child and Spousal Maintenance*	\$
General Basic Insurances* (health, home and contents, car, life, TPD, etc)	\$
Medical and Health Expenses*	\$
Recreation and Entertainment* (takeaway/dining, memberships, holidays, etc)	\$
Phone / Internet / Pay TV / Media Streaming*	\$
Transport* (fuel, public transport, registrations, parking, tolls, etc)	\$
Primary Residence Costs* (utilities, council rates, maintenance, etc)	\$
Investment Residence Costs* (utilities, council rates, maintenance, land tax etc)	\$
Rent / Board*	\$
Other Living Expenses*	\$
<b>Total Expenses*</b>	<b>\$</b>

### Future changes to monthly expenses

After taking out this loan, do you envisage an increase or decrease to your monthly living expenses?\*  Yes  No

If **yes** > please provide comments below:

Increase per month\* \$ \_\_\_\_\_

Decrease per month\* \$ \_\_\_\_\_

As part of the assessment of your application, you may permit RedZed Lending Solutions to access your bank statements via [bankstatements.com.au](http://bankstatements.com.au), which is a service operated by illion Open Data Solutions Pty Ltd ACN 166 277 845 and illion Australia Pty Ltd ABN 95 006 399 677. If you do consent you will be sent a link to this website. You may decline to proceed at any time.

Do you, consent to RedZed accessing your bank statements via [bankstatements.com.au](http://bankstatements.com.au)?

Applicant 1  Yes  No      Applicant 2  Yes  No

**!** Please note As part of this application process you will be required to provide the following:

Most recent monthly statement for all **unsecured/vehicle** debts (where impairment exists we recommend 6 months)

**For refinance application, please also provide:**

Copy of council rates notice on security properties **AND**

6 months statements on all mortgage facilities being refinanced (issued within 6 weeks of application) **AND**

Most recent statement on all mortgage facilities not being refinanced

# 1.5 Security Details

## Security Property 1 - Details

Security Type\* (Factory, Office, Shop front etc)

Primary purpose\*  Owner Occupied  Investment  
Status\*  New building  Established

Address of security\* \_\_\_\_\_  
\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Estimated value of security\* \$ \_\_\_\_\_

Names on title\* \_\_\_\_\_

### Title details

Volume\* \_\_\_\_\_ Folio\* \_\_\_\_\_ Other \_\_\_\_\_

Contact name for valuation\* \_\_\_\_\_

Phone number\* \_\_\_\_\_

### Purchases Only

Solicitor/Conveyancer name \_\_\_\_\_

Phone number\* \_\_\_\_\_

## Security Property 2 - Details

Security Type\* (Factory, Office, Shop front etc)

Primary purpose\*  Owner Occupied  Investment  
Status\*  New building  Established

Address of security\* \_\_\_\_\_  
\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Estimated value of security\* \$ \_\_\_\_\_

Names on title\* \_\_\_\_\_

### Title details

Volume\* \_\_\_\_\_ Folio\* \_\_\_\_\_ Other \_\_\_\_\_

Contact name for valuation\* \_\_\_\_\_

Phone number\* \_\_\_\_\_

### Purchases Only

Solicitor/Conveyancer name \_\_\_\_\_

Phone number\* \_\_\_\_\_

## Valuation Process



**Please note:** It is a requirement that all RedZed Lending Solutions Pty Ltd loan applications include an independent security valuation. All valuations for loans are ordered through an online application conducted by Valocity Pty Ltd ACN 613 496 790. Valuation costs are paid to the valuation firm that conducts the security appraisal and Valocity Pty Ltd. Costs are for the account of the applicant(s) and you will be provided with a quotation of these costs


If a valuation is cancelled after it has been ordered there may be a cancellation fee charged by the valuer. Once a valuation has been completed by the valuation firm, the valuation fee is non refundable. This includes where the application is withdrawn or cancelled by the applicant, or the application is declined by RedZed.

# 1.6 Nomination For Receipt Of Information

## Nomination for Receipt of Information

The National Credit Code requires each borrower or guarantor to receive a copy of any notice or document in relation to their loan. However joint applicants or guarantors may nominate one of them to receive any notice or document in relation to their loan which would otherwise be sent to all of them. To arrange this please complete the nomination below.

I/We wish to nominate\*  Applicant/Guarantor/Director 1  Applicant/Guarantor/Director 2

**IMPORTANT:**  Any person who has selected this nomination can at any time elect to cancel it by notifying RedZed Lending Solutions in writing. Upon cancellation, that person will then start to receive copies of all documents and notices in relation to their loan.

Name of Applicant/Guarantor/Director 1\*

Name of Applicant/Guarantor/Director 2\*

Signature\*

Date\*

Signature\*

Date\*

DD / MM / YYYY

DD / MM / YYYY

# 1.7 Delivery of Mortgage Documents

Documents will be sent via eSign where eligible. RedZed will advise if your application is eligible for the loan documents to be delivered and executed using the eSign process.

I/We do not wish to use eSign

Please select your preferred address for delivery should eSign not be available\*:

Introducer address

Applicant's address

Applicant's Solicitor address

## Preferred Address

Address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

# 1.8 Business Purpose Declaration

## National Credit Code Business Purpose Declaration - for unregulated loans only

To: Perpetual Trustee Company Limited ('Credit Provider') Proposed loan of\* \$ \_\_\_\_\_

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:

**a. Business purposes** OR **b. Investment purposes other than investment in residential property.**

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

Name of Applicant/Guarantor/Director 1\*

Name of Applicant/Guarantor/Director 2\*

Signature\*

Date\*

Signature\*

Date\*

DD / MM / YYYY

DD / MM / YYYY



# Privacy and Credit Reporting Statement (effective June 2021)

I/We acknowledge that I/we have made an application for credit from the Lender noted in the Schedule and that I/we have provided personal information and credit-related information to the Lender in connection with that application for credit. In this statement, "personal information" has the same meaning as it does in the Privacy Act 1988 (Cth) (Privacy Act) and "credit-related information" means credit information, credit eligibility information and CP derived information as those terms are defined in the Privacy Act.

The Lender generally collects, uses, holds and discloses the personal information and credit-related information that I/we provide for the purposes of assessing my/our credit-worthiness and for providing credit to me/us. The personal and credit-related information that the Lender may collect, use, hold and disclose includes my/our identity particulars including name, sex, address and previous two addresses, date of birth, name of employer, and details listed under any of my/our government-issued identity documents, including drivers licence or passport details; my/our application for credit or commercial credit; the fact that I/we have applied for credit and the amount; details of the amount and type of credit that have been provided to me/us by third parties or which I/we have guaranteed; any credit rating or credit assessment score that the Lender calculates about me/us or that a credit reporting body might provide to the Lender about me/us; details of any credit-related court proceedings or insolvency applications that relate to me/us; the fact that the Lender is a current credit provider to me/us; the fact that the loan repayments are overdue or that my/our loan repayments are no longer overdue; credit provided to me/us by the Lender has been paid or otherwise discharged and any other personal information or credit-related information that the Lender may collect about me/us either now or in the future.

I/We acknowledge and consent to the Lender also collecting personal and credit-related information about me/us from third parties. In such circumstances, I/we accept that the Lender will only be required to take such steps as are reasonable in the circumstances to ensure that I/ We are made aware of the matters contained in this privacy and credit reporting statement.

The Lender may collect and use personal and credit-related information about me/us for the purposes of:

- providing credit to me/us and ensuring the repayment of that credit;
- where I/we offer to guarantee credit being provided to a third party, any purpose related to the giving of that guarantee;
- assessing the risk of me/us being unable to meet a liability to repay the credit provided to me/us or that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery;
- managing and administering my/our relationship with the Lender;
- if I/we give our consent, for marketing purposes (either by the Lender or by third parties) to promote the products and services provided by the Lender or other organisations to me/us;
- verifying my/our identity and the validity of government-issued identity documents that I/we have provided; and
- complying with legislative and regulatory requirements.

I/We acknowledge that without the provision of my/our personal or credit-related information to the Lender, the Lender may be unable to process or accept my/our application for credit or to operate or manage the credit provided to me/us. I/We also acknowledge that the Lender may need to verify my/our identity (including where required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) or other applicable laws) and that it is impracticable for me/us to remain anonymous or use a pseudonym when dealing with the Lender.

The Lender may disclose personal or credit-related information of the kind it collects about me/us to:

- its related companies;
- debt collection agents and credit management agencies;
- credit reporting bodies and other credit providers;
- its service providers;
- its agents, contractors, and external advisers;

- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- real estate agents (where the credit relates to the purpose of property);
- government bodies and other regulatory authorities (including where this is required or authorised by law);
- ratings agencies;
- payment system operators;
- guarantors and prospective guarantors;
- title insurers;
- external dispute resolution bodies;
- all parties involved in securitisation of the Lender's loans;
- other financial institutions and credit providers; and
- other parties named as a Lender.

Credit reporting bodies collect a range of credit-related information about individuals and use that information to provide credit reports to their customers relating to individuals who have applied for credit (or are guaranteeing credit). The credit reporting bodies that the Lender may disclose my/our credit-related information to and/or obtain my/our credit-related information from are:

- illion Data Registries Pty Ltd (whose contact details are available at [www.illion.com.au/contact-us](http://www.illion.com.au/contact-us)) (**illion**);
- Equifax Australia Information Services & Solutions Pty Ltd (whose contact details are available at [www.equifax.com.au/contact](http://www.equifax.com.au/contact)) (**Equifax**); and
- Experian Australia Credit Services Pty Ltd (whose contact details are available at [www.experian.com.au/contact-us/](http://www.experian.com.au/contact-us/)) (**Experian**)

These credit reporting bodies may include my/our credit-related information in reports provided to other credit providers to assist them to assess my/our credit worthiness. I/We acknowledge and consent to these credit reporting bodies (together with their related bodies corporate and their third party service providers) collecting, holding, using and disclosing my/our personal and credit-related information for identity verification purposes.

If I provide government-issued identity documents, including drivers licence or passport details, the Lender and/or any of the credit reporting bodies (or their related bodies corporate) that the Lender deals with may disclose this information in order to verify the document's validity with the Document Verification Service managed by the Commonwealth Attorney General's Department. Additionally, if I/we do not make any repayments or other installments of the credit provided by the Lender to me/us, if I/ we commit fraud or try to do so, or if I/we otherwise commit a serious credit infringement, the Lender may also disclose this information to these credit reporting bodies. I/We acknowledge that this may affect my/our ability to obtain credit in the future.

I/We acknowledge that I/we may obtain a copy of the credit reporting bodies' credit reporting policies by contacting them using the contact details set out above. I/We acknowledge being informed that if:

- I/We believe that I/we have been a victim of fraud or identity theft, I/we have a right to contact the credit reporting bodies and ask them not to disclose my/our credit related information and that I/we should contact the credit reporting bodies using the contact details set out above if I/ we wish to make such a request; and
- I/We have the right to request that credit reporting bodies do not use any credit-related information about me/us that is held by them for the purposes of pre-screening any direct marketing by credit providers (including the Lender) and that I/we should contact the credit reporting bodies using the contact details set out above if I/ we wish to make such a request.

The Lender may hold personal and credit-related information about me/us in, or may disclose this information to third party service providers located in, one or more overseas countries. My/Our personal and credit-related information may be held in the United Kingdom, Japan, United States, New Zealand, India, Mexico and Germany.

The personal information you provide to the Lender as evidence of your identity (including as contained in documents evidencing your identity) (**Identity Information**) may be disclosed to illion for the purposes of verifying your identity, including:

# Privacy and Credit Reporting Statement (effective June 2021)

- checked by illion with the relevant government agency via the Document Verification Service (DVS); or
- with your consent, assessed by illion as to whether your Identity Information matches records held in illion's credit reporting database.

You can find more information about the DVS at

<https://www.idmatch.gov.au> or by telephoning/writing to:

Document Verification Service  
Attorney-General's Department  
3-5 National Circuit, BARTON ACT 2600  
Call: 02 6141 6666  
Email: DVS.Manager@ag.gov.au

If you consent:

- the Lender may disclose your full name, residential address and date of birth to illion and request them to provide an assessment of whether that information matches (in whole or in part) personal information held by them in their credit reporting database;
- illion may prepare and provide to the Lender such an assessment; and
- for the purposes of providing such an assessment, illion may use your name, residential address and date of birth and the names, residential addresses and dates of birth it holds about other individuals.

If you do not consent to the disclosure of Identity Information to illion for the purposes of verifying your identity, you may request that we verify your identity by using original or certified copies of your drivers licence or passport and any other documents we reasonably request.

I/we represent and warrant to the Lender that I/we are duly authorised to provide my/our personal and credit-related information to the Lender for these purposes.

I/We acknowledge and consent to:

- my/our personal and credit-related information being collected, used, held and disclosed for identity verification purposes and as otherwise described in this Privacy and Credit Reporting Statement;
- my/our personal and credit-related information being subject to an 'Information Match Request' in relation to relevant 'Official Record Holder' information held in the DVS and to a corresponding 'Information Match Result' being provided via the use of third party systems, as each of those terms is defined by the Attorney-General; and
- my/our personal and credit-related information being provided to a credit reporting body for the purpose of verifying my/our Identity Information.

The Identity Information you provide to the Lender will also be checked with various government departments via their websites. I/We acknowledge that my/our Identity Information may be checked with government agencies, including but not limited to the Department of Immigration & Citizenship and the Department of Foreign Affairs and Trade. I/We acknowledge that, if the relevant check proceeds on the relevant government agency website, this will be regarded as having assisted the Lender and credit reporting bodies (and their related bodies corporate) in verifying my/our personal and credit-related information.

Your Identity Information will also be used to check whether you are listed on a list of Politically Exposed Persons or on any other Australian or international

## Signature of Applicant/Guarantor/Director

I/We declare that I am/We are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit.

Please tick if you consent to the Lender requesting illion to provide an assessment of whether your Identity Information matches records in its credit reporting database for the purpose of verifying your identity as detailed above.

**I/We consent\***

I/We also confirm our agreement to the matters set out above:

Name of Applicant/Guarantor/Director 1\*

Name of Applicant/Guarantor/Director 2\*

Signature\*

Date\*

Signature\*

Date\*

DD / MM / YYYY

DD / MM / YYYY

government sanctions list. I/We acknowledge and consent to my/our personal information being used and disclosed to service providers (wherever located), including Mergermarket Consulting (Singapore) Pte Ltd trading as Acuris Risk Solutions, for the purpose of checking whether I/we are listed on any Politically Exposed Persons list or other government sanctions lists.

If you do not provide your driver licence or passport details or your Identity Information is not verified by illion or the DVS, we may not be satisfied as to your identity and you may not be able to provide you with our services

By signing the acknowledgment below, I/we agree and consent to:

- the Lender collecting, holding, using and disclosing the personal information and credit-related information about me/us for the purposes set out above; and
- the parties involved in the securitisation of the Lender's loans collecting, holding, using and disclosing any personal information or credit-related information that they receive about me/us from the Lender for the purposes of risk assessment and management involved in the securitisation and complying with any applicable legislation and regulatory requirements, subject to any restrictions imposed on the Lender under the Privacy Act.

The Lender will otherwise collect, hold, use and disclose my/our personal information in accordance with its Privacy Policy, which sets out how I/we may access and correct the personal information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our personal information. The Lender's Credit Reporting Policy sets out how the Lender will collect, hold, use and disclose any credit-related information about me/us, how I/we may access and correct the credit related information that the Lender holds about me/us and how to lodge a complaint relating to the Lender's treatment of my/our credit related information.

The Lender's Privacy and Credit Reporting Policy is available at [www.redzed.com.au/faqs](http://www.redzed.com.au/faqs)

## Schedule

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

**RedZed Lending Solutions Pty Ltd**  
(and its related bodies corporate) (together "RedZed")  
ABN 31 123 588 527  
GPO Box 1693, Melbourne 3001  
T 1300 722 462

**Perpetual Trustee Company Limited** (and associated entities)  
ABN 42 000 001 007  
Level 12, Angel Place, 123 Pitt Street, Sydney 2000  
T 02 9229 9000

2. A reference to the "Lender" includes any mortgage broker or originator engaged by me/us to submit a loan application to RedZed.

Please tick if you do not consent to the Lender using or disclosing my personal information for the additional purpose of telling me about other products or services of RedZed or other organisations.

Applicant/Guarantor/Director 1 Do not consent

Applicant/Guarantor/Director 2 Do not consent

# Alt Doc Declaration & Verification

## Only required for an Alt Doc application

To be used to support applications for finance, where one or more applicants are self-employed and unable to provide full tax returns.

In order to meet our responsible lending obligations, the level of enquiries made to verify an applicant's financial position, may vary depending on the individual circumstances of the applicant(s).

In order to verify an applicant(s) declared income, we will require as a minimum the Income Declaration as set out in Section 2.1 below and the following documents:

### **EITHER**

Accountant's Declaration Form Section 2.2

### **OR**

6 months lodged BAS + Australian Tax Office Portal to confirm tax paid status

### **OR**

6 months business trading account statements + Australian Tax Office Portal to confirm tax paid status

We make our credit decision based on the application for finance in its entirety. Whilst the provision of the information in this pack may be sufficient to enable a lending approval, we reserve the right, where we consider it necessary, to seek additional information to complete our verification and meet our obligations.

**If an Accountant's Declaration is used, please note that we will be contacting your accountant.**

# 2.1 Income Declaration

## Guarantor only applicable for Company/Corporate Applications

### Applicant/Guarantor 1

Full Name\* \_\_\_\_\_

Name of Business that your income is derived from\* \_\_\_\_\_

ABN\* \_\_\_\_\_

Type of Business (Activity/Industry)\* \_\_\_\_\_

### Applicant/Guarantor 2

Full Name\* \_\_\_\_\_

Name of Business that your income is derived from\* \_\_\_\_\_

ABN\* \_\_\_\_\_

Type of Business (Activity/Industry)\* \_\_\_\_\_

### Annual Taxable Income Table (the total income you have derived annually from your business)

The income that is declared below represents the **actual income** earned for the twelve (12) month period ending\*

DD / MM / YYYY 

#### Personal Income

This should represent your self-employed income, from the business noted above, and could include your salary, directors drawings, trust distributions and share of profits etc. This figure **should not** include income from other sources (e.g. rent) or non-recurring income such as capital gains.

Salary/Directors Fees/Trust Distributions\* \$ \_\_\_\_\_

Your share of any net business profit \$ \_\_\_\_\_

**Total Personal Income\*** (from your business) \$ \_\_\_\_\_

Other regular annual income (e.g. rent) \$ \_\_\_\_\_

Please supply relevant documentation (e.g. lease agreement) \_\_\_\_\_

Salary/Directors Fees/Trust Distributions\* \$ \_\_\_\_\_

Your share of any net business profit \$ \_\_\_\_\_

**Total Personal Income\*** (from your business) \$ \_\_\_\_\_

Other regular annual income (e.g. rent) \$ \_\_\_\_\_

Please supply relevant documentation (e.g. lease agreement) \_\_\_\_\_

#### Company Income (Company Applicants Only)

This should reflect your company's Net Profit Before Tax over the 12 month period noted above (after the deduction of all business expenses). This figure **should not** include income from other sources, non-recurring income (e.g. capital gains) or salaries to the related parties noted above.

Company Net Profit Before Tax\* \$ \_\_\_\_\_

#### Alt Doc Application Declaration

 **The lender recommends that all proposed Applicants/Guarantors seek independent legal and financial advice prior to obtaining a loan. If the Applicants/Guarantors are in any doubt regarding their ability to repay this loan, do not borrow the money.**

LENDER Perpetual Trustee Company Limited &/or RedZed Lending Solutions ("Lender or You")

Loan amount applied for (excluding capitalised risk fee)\* \$ \_\_\_\_\_ Term\* \_\_\_\_\_ Anticipated monthly repayment\* \$ \_\_\_\_\_

I/We have asked You to rely on our representations that We are able to repay this loan. I/We promise You that:

- (a) I/We are aware of our financial obligations under our proposed loan with You and I/We are fully able to meet our obligations under this loan, furthermore the loan repayment will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) without incurring any financial hardship as and when they fall due; \*
- (b) I/We request You to assess this facility without standard documentary evidence of my/our income and financial position as such documentary evidence is not readily available or would not be a true representation of my/our financial position;
- (c) I/We are aware that the interest rate payable to You is higher than the rate which would be payable if I/We qualified for a standard loan product by the provision of satisfactory documentary evidence of my/our income and financial position;
- (d) I/We have reviewed the loan application and this declaration and confirm its accuracy, including any parts of the document that are not completed in my/our handwriting;
- (e) I/We consent to the Lender or its representatives contacting my/our accountant named in Section 2.2 to discuss my/our declaration and financial position; and
- (f) I/We consent to my/our accountant named in Section 2.2 providing the Lender with information required to confirm my/our income including BAS and/or trading statements as appropriate.

#### We acknowledge that You are relying on this Declaration in considering or not to approve our loan application.

Full name of Applicant/Guarantor/Director 1

Signature \_\_\_\_\_

Date \_\_\_\_\_

DD / MM / YYYY

Witness' name (Must not be a party to this loan)

Witness' signature \_\_\_\_\_

Date \_\_\_\_\_

DD / MM / YYYY

Full name of Applicant/Guarantor/Director 2

Signature \_\_\_\_\_

Date \_\_\_\_\_

DD / MM / YYYY

Witness' name (Must not be a party to this loan)

Witness' signature \_\_\_\_\_

Date \_\_\_\_\_

DD / MM / YYYY

# 2.2 Accountant's Declaration

## Self-Certified loans only

This statement is to be completed and signed by the applicant(s) current accountant or tax agent in support of the applicant(s) income declaration made to RedZed Lending Solutions.

To: Perpetual Trustee Company Limited (ABN: 42 000 001 007) & RedZed Lending Solutions Pty Ltd (ABN: 31 123 588 527)

Re: \_\_\_\_\_ Name of Applicant(s) \_\_\_\_\_

Accountant Name \_\_\_\_\_ Accountant Firm/Trading Name \_\_\_\_\_

ABN \_\_\_\_\_ Phone Number \_\_\_\_\_

Business address \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Industry Body Member \_\_\_\_\_ Registered tax agent  Yes  No BAS/Tax Agent Number \_\_\_\_\_

I am the accountant/tax agent for the above named applicant(s) and have acted for them in this capacity since DD / MM / YYYY  
I still act for them in this capacity

I confirm the applicant has been operating his/her current business \_\_\_\_\_ ABN \_\_\_\_\_  
since approximately DD / MM / YYYY

I am aware the applicant(s) have completed a self-declaration of income as part of their application for finance.

I understand the applicant(s) have applied for a loan, repayable by monthly instalments of \$ \_\_\_\_\_ over \_\_\_\_\_ years  
at a variable interest rate of \_\_\_\_\_ % p.a.

I am not aware of any planned changes that would adversely affect their income as declared.

Based on my recent knowledge of the financial position of my client and my client's business, I do not know of any factors that would either affect the applicant's ability to make the above repayments or cause them substantial financial hardship.

I confirm the applicant(s) are registered tax payers with the Australian Tax Office. I was involved in the preparation and lodgement of their most recent lodged tax return with the tax office.

I acknowledge that you may want to discuss aspects of the applicant(s) business and declared income with me.

I confirm I am not related to any of the applicants, nor have any obvious conflicts of interest in completing this declaration.

A referral fee for the placement of this loan is being paid to me  Yes  No

Comments (additional disclaimers)

### Accountant Disclaimer

RedZed Lending Solutions acknowledges that this accountant's declaration has been provided in good faith and takes into account the knowledge of the client's circumstances as at the date provided. We understand that you do not provide any guarantee around the applicants likelihood to make repayments under any loan provided based on this declaration and that you have not provided any recommendations as to the appropriateness or otherwise of the proposed loan. This is valid for 90 days from the specified date.

Signature of accountant  
\_\_\_\_\_

Date  
DD / MM / YYYY

# 3.1 Company Details

This section only needs to be completed if the applicant to the loan includes a Company or Corporate Trustee. The Company Directors providing their guarantee to this application need to complete Section 1 of this application form as Guarantors.

Please ensure ALL company directors and/or primary beneficiaries complete Section 1 as Guarantors

Company Name\* \_\_\_\_\_ ABN\* \_\_\_\_\_

Trust Name (if applicable) \_\_\_\_\_ GST registered\*  Yes  No

Business Address\* \_\_\_\_\_ Time in business \_\_\_\_\_ Months \_\_\_\_\_ Years

\_\_\_\_\_ Business Phone \_\_\_\_\_

\_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_ Mobile Phone \_\_\_\_\_

### Who are the shareholders?

Name*	Owned*	Position*
_____	_____ %	_____
Name	Owned	Position
_____	_____ %	_____
Name	Owned	Position
_____	_____ %	_____
Name	Owned	Position
_____	_____ %	_____

### Who are the primary beneficiaries?

Name	Relationship	
_____	_____	<input type="radio"/> Age 18+
Name	Relationship	
_____	_____	<input type="radio"/> Age 18+
Name	Relationship	
_____	_____	<input type="radio"/> Age 18+
Name	Relationship	
_____	_____	<input type="radio"/> Age 18+

### Declaration

Name of Director 1\* \_\_\_\_\_

Signature of Director 1\* \_\_\_\_\_

Date\* DD / MM / YYYY

### Declaration

Name of Director 2 \_\_\_\_\_

Signature of Director 2 \_\_\_\_\_

Date DD / MM / YYYY

# 3.2 Company Asset & Liability Position

 FOR THE COMPANY POSITION ONLY. Guarantors and Directors use the individual form in Section 1.3 and 1.4

## Assets

If a category does not apply to you, please put \$0 as the Value

Home/Investment Properties	Principal home	Investment property	Ownership	Value
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$
Address*	<input type="radio"/>	<input type="radio"/>	%	\$

Accounts	Financial Institution	Ownership	Value
Cash*		%	\$
Managed funds*		%	\$
Savings account*		%	\$
Listed shares*		%	\$
Superannuation*		%	\$

Motor vehicle/s*	Ownership	Value
Make / model / year	%	\$
Make / model / year	%	\$
Make / model / year	%	\$

Other Assets (Description)	Ownership	Value
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$
	%	\$

**Total Value of Assets\*** \$ \_\_\_\_\_

# 3.3 Company Asset & Liability Position

 FOR THE COMPANY POSITION ONLY. Guarantors and Directors use the individual form in Section 1.3 and 1.4

## Liabilities Applicant/Guarantor/Director 1

If a category does not apply to you, please put amount owing of \$0

Home/Investment Loans (address)*	Ownership	Current Limit	Amount Owing	Current Interest Rate	Monthly Repayments	Financial Institution	Missed Payments	Clearing at Settlement
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
<b>Accounts</b>								
Term Loan*	%	\$	\$	%	\$			<input type="radio"/>
Term Loan*	%	\$	\$	%	\$			<input type="radio"/>
Term Loan*	%	\$	\$	%	\$			<input type="radio"/>
Line of Credit*	%	\$	\$	%	\$			<input type="radio"/>
Vehicle Loan*	%	\$	\$	%	\$			<input type="radio"/>
Personal Loan*	%	\$	\$	%	\$			<input type="radio"/>
Commercial Bill*	%	\$	\$	%	\$			<input type="radio"/>
Hecs & HELP*	%	\$	\$	%	\$			<input type="radio"/>
Loan as Guarantor*	%	\$	\$	%	\$			<input type="radio"/>
Margin Loan*	%	\$	\$	%	\$			<input type="radio"/>
Other Loan*	%	\$	\$	%	\$			<input type="radio"/>
<b>Credit/Store card/s*</b>								
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
	%	\$	\$	%	\$			<input type="radio"/>
<b>Other Liabilities</b>								
Contingency Liability*	%	\$	\$	%	\$			<input type="radio"/>
Hire Purchase*	%	\$	\$	%	\$			<input type="radio"/>
Lease*	%	\$	\$	%	\$			<input type="radio"/>
Outstanding Taxation*	%	\$	\$	%	\$			<input type="radio"/>
Overdraft*	%	\$	\$	%	\$			<input type="radio"/>
Other* (eg Afterpay, Zip Pay, Openpay etc)	%	\$	\$	%	\$			<input type="radio"/>
<b>Total Limit*</b>		\$						
<b>Total Value Owing*</b>		\$						