

SMSF Loan Application



Introducer Details

Introducer Name

Introducer Company Name

Telephone Number

Aggregator

Email Address

Estimated Settlement Date

Finance Date

Deal Summary

Mandatory Documentation Checklist

All Applications

- Introducer's submission notes
- SMSF Serviceability Calculator
- Customer Identification Form completed & signed
- Certified Identification documents
- SMSF Cash Management Account Statements for last six months (Internet transaction listings must be supported by an original statement from the financial institution)
- Audited SMSF tax returns and financial statements for the last 2 years – if any (TFN removed)
- Accountant letter to confirm annual ongoing cost for SMSF, if the costs noted on the SMSF latest tax return is not reflective of the ongoing future annual cost or no tax returns available.
- Contract of Sale (when available)

Trust Documentation

- Certified SMSF Trust Deed
- Certified SMSF Bare Trust Deed
- Certificate of registration for the SMSF Trustee company
- Certificate of registration for the SMSF Bare Trustee company

PAYG Members – Income Verification

- 2 or 3 most recent consecutive payslips (latest less than 14 days old)
- Latest 3 consecutive bank statements from a financial institution in the name of the employee showing regular salary credits from the employer

Self Employed Members – Income Verification

- Last two years full business/company/trust taxation returns and financials
- Last two years full personal taxation returns & tax assessment notices.
- Business Activity Statements (BAS) for the most recent period and corresponding 6 months business bank statements

New Purchase Applications

- Rental appraisal letter from a registered real estate agent.
- Existing Super fund Statement to be rolled into SMSF (if applicable)
- Confirmation Independent Legal and Financial Advice has been obtained by members

Refinance Applications

- Current rates notice for all properties being refinanced
- Six months SMSF loan statements for loan being refinanced (Internet transaction listings must be supported by an original statement from the financial institution)
- Rental statement for the most recent period and corresponding bank statement showing bank account credits.
- Signed Discharge Authority for outgoing bank / financial institution
- Confirmation Independent Legal Advice has been obtained by members

Application ID Number:

Company Trust / SMSF

Company Trustee / SMSF

Borrower

Company / Trust Name

A.C.N

Start Date

ABN

Start Date

Registered Address

State

Postcode

Accountant's details:

Name

Phone Number

Email Address

Company Trustee / Bare Trust

Borrower

Company / Trust Name

A.C.N

Start Date

A.B.N

Start Date

Registered Address

State

Postcode

Accountant's details:

Name

Phone Number

Email Address

Personal Details

Member 1

Guarantor

Name

Phone Number

Email Address

Is applicant known by any other name? If so please provide full details

Date of Birth

Drivers Licence Number

State of Issue

Expiry Date

Member 2

Guarantor

Name

Phone Number

Email Address

Is applicant known by any other name? If so please provide full details

Date of Birth

Drivers Licence Number

State of Issue

Expiry Date

Personal Details (Continued)

Member 1

Mobile Number

Home Phone Number

Work Phone Number

Email Address

Preferred method of contact

Phone

Email

Applicant permanent resident

Yes

No

or Australian citizen?

Yes

No

Marital Status

Married

De-facto

Separated

Single

Divorced

Widowed

No. of Dependents

Ages of Dependents

Current Residential Address

State

Postcode

Time at address

Months

Years

Mailing Address

State

Postcode

Current housing situation

Owner

Living with Parents

Boarding

Renting

Under mortgage

Other, details:

Member 2

Mobile Number

Home Phone Number

Work Phone Number

Email Address

Preferred method of contact

Phone

Email

Applicant permanent resident

Yes

No

or Australian citizen?

Yes

No

Marital Status

Married

De-facto

Separated

Single

Divorced

Widowed

No. of Dependents

Ages of Dependents

Current Residential Address

State

Postcode

Time at address

Months

Years

Mailing Address

State

Postcode

Current housing situation

Owner

Living with Parents

Boarding

Renting

Under mortgage

Other, details:

Employment Details

Member 1

Current Employment: (please select)

Full Time Permanent Part time Casual

Contractor Self-funded retiree

Other:

Self-employed:

ABN Start Date

Current Occupation

Start Date Are you on Probation?
 Yes No

Current Employer Details

HR Contact

Address

State Postcode

Phone Number

Email Address

If in current employment for less than 12 months, please provide:

Previous Employer

Address

State Postcode

Start Date End Date

Member 2

Current Employment: (please select)

Full Time Permanent Part time Casual

Contractor Self-funded retiree

Other:

Self-employed:

ABN Start Date

Current Occupation

Start Date Are you on Probation?
 Yes No

Current Employer Details

HR Contact

Address

State Postcode

Phone Number

Email Address

If in current employment for less than 12 months, please provide:

Previous Employer

Address

State Postcode

Start Date End Date

Income Details

With each income type below please indicate the frequency as appropriate (W=Weekly, F=Fortnightly, M=Monthly, A=Annual)

Member 1		Frequency	Member 2		Frequency
Mandatory Contributions	\$ <input type="text"/>	<input type="text"/>	Mandatory Contributions	\$ <input type="text"/>	<input type="text"/>
Additional Contributions	\$ <input type="text"/>	<input type="text"/>	Additional Contributions	\$ <input type="text"/>	<input type="text"/>
Non Concessional Contributions	\$ <input type="text"/>	<input type="text"/>	Non Concessional Contributions	\$ <input type="text"/>	<input type="text"/>
Investment Income	\$ <input type="text"/>	<input type="text"/>	Investment Income	\$ <input type="text"/>	<input type="text"/>
Existing Rental Income	\$ <input type="text"/>	<input type="text"/>	Existing Rental Income	\$ <input type="text"/>	<input type="text"/>
Proposed Rental Income	\$ <input type="text"/>	<input type="text"/>	Proposed Rental Income	\$ <input type="text"/>	<input type="text"/>
Other Income	\$ <input type="text"/>	<input type="text"/>	Other Income	\$ <input type="text"/>	<input type="text"/>

SMSF Statement of Position

Assets

Real Estate	Current Value	Savings and Investments	Current Balance
Real Estate 1	\$ <input type="text"/>	(Including Cash Management, Term Deposits, Shares and Bonds)	
Address	<input type="text"/>	1.	<input type="text"/> \$ <input type="text"/>
State	Postcode	2.	<input type="text"/> \$ <input type="text"/>
<input type="text"/>	<input type="text"/>	3.	<input type="text"/> \$ <input type="text"/>
Real Estate 2	\$ <input type="text"/>	4.	<input type="text"/> \$ <input type="text"/>
Address	<input type="text"/>	Superannuation (Name of Fund)	Current Balance
State	Postcode	1.	<input type="text"/> \$ <input type="text"/>
<input type="text"/>	<input type="text"/>	2.	<input type="text"/> \$ <input type="text"/>
Real Estate 3	\$ <input type="text"/>	3.	<input type="text"/> \$ <input type="text"/>
Address	<input type="text"/>	4.	<input type="text"/> \$ <input type="text"/>
State	Postcode	Deposit paid on Property/ies Purchased	
<input type="text"/>	<input type="text"/>	1.	<input type="text"/> \$ <input type="text"/>
Real Estate 4	\$ <input type="text"/>	2.	<input type="text"/> \$ <input type="text"/>
Address	<input type="text"/>	Total Assets	
State	Postcode	\$ <input type="text"/>	
<input type="text"/>	<input type="text"/>		

SMSF Statement of Position (Continued)

Liabilities

Existing Mortgages

1. Lender Name

Balance	Minimum Monthly Payment
\$ <input type="text"/>	\$ <input type="text"/>

 To be refinanced

3. Lender Name

Balance	Minimum Monthly Payment
\$ <input type="text"/>	\$ <input type="text"/>

 To be refinanced

2. Lender Name

Balance	Minimum Monthly Payment
\$ <input type="text"/>	\$ <input type="text"/>

 To be refinanced

4. Lender Name

Balance	Minimum Monthly Payment
\$ <input type="text"/>	\$ <input type="text"/>

 To be refinanced

Total Liabilities \$

If Assets & Liabilities are not co-owned by all applicants, please complete a separate Personal Financial Statement for each applicant.

Funds to Complete

Purchase price / refinance amount	\$ <input type="text"/>
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Loan Amount	\$ <input type="text"/>
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Loan costs, val fee, app fee, etc.	\$ <input type="text"/>
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Cash Management Account	\$ <input type="text"/>
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Gov't Fees (S/Duty, Transfer, Registration)	\$ <input type="text"/>
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Industry Fund Rollover	\$ <input type="text"/>
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Legal Fees	\$ <input type="text"/>
------------	-------------------------

Deposit Paid	\$ <input type="text"/>
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Other Costs	\$ <input type="text"/>
-------------	-------------------------

External Funds to Complete	\$ <input type="text"/>
----------------------------	-------------------------

Estimated Total Costs	\$ <input type="text"/>
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Total Funds Available	\$ <input type="text"/>
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Loan Requirements and Objectives

Loan Term Amount	Loan Term
\$ <input type="text"/>	<input type="text"/> Years <input type="text"/> Months

Documentation Type
<input type="checkbox"/> Full Documentation

I/We are seeking refinance and my/our requirements and objectives for seeking refinance are:

<input type="checkbox"/> Better interest rate	<input type="checkbox"/> Dissatisfaction with service
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<input type="checkbox"/> Consolidate debts	<input type="checkbox"/> Specific product features
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<input type="checkbox"/> Reduce my overall commitments
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<input type="checkbox"/> Other: <input type="text"/>
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Loan Requirements and Objectives (Continued)

Loan Purpose

Amount

Refinance Residential property

\$

Purchase Residential property

\$

Refinance Commercial property

\$

Purchase Commercial property

\$

Total Loan Required

\$

Loan Split Requirements

Funder

Cabernet

Green

Navy

Ocean

Purple

Is this a pre-approval?

Yes

No

Note: RED SMSF applications must be completed on the RedZed forms.

Split Loan 1

Split Amount

\$

Indicative Rate

% p.a.

Repayment Type

P&I

I/O

I/O Terms

Years

Interest Type

Variable

Fixed

Fixed Term

Years

Fixed Rate Lock-In Required

Yes

No

Offset Account Required (Cabernet or Navy)

Yes

Repayment Frequency

Weekly

Fortnightly

Monthly

Split Loan 2

Split Amount

\$

Indicative Rate

% p.a.

Repayment Type

P&I

I/O

I/O Terms

Years

Interest Type

Variable

Fixed

Fixed Term

Years

Fixed Rate Lock-In Required

Yes

No

Offset Account Required (Cabernet or Navy)

Yes

Repayment Frequency

Weekly

Fortnightly

Monthly

Loan Amount

\$

Loan Term:

Years

If you have elected Interest Only repayments, please provide a brief explanation:

Security Offered

Property 1

Address

State

Postcode

Names in which the security property will be held (the registered proprietors)

Contact name for property access (including real estate agents' full details if a purchase)

Phone Number

Purchase price/owners' estimate

Name of Your Solicitor or Conveyancer

Name of Company

Name of Person Acting for you

Email Address

Address

State

Postcode

Phone Number

Fax Number

DX

Mortgage Documents to be sent to the following

Ourselves (i.e. The borrowers)

Our Solicitors as noted above

Member 1

Member 2

Do you foresee any changes to your financial circumstances in the next 6-12 months?

Yes

No

Yes

No

Has either applicant ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?

Yes

No

Yes

No

Has either applicant ever been shareholders or officers of any company of which a manager, receiver, and/or Liquidator has been appointed?

Yes

No

Yes

No

Is there any unsatisfied judgement entered in any court against either applicant or any company of which either you or your spouse are or were a shareholder or officer?

Yes

No

Yes

No

Has either applicant ever been shareholders or officers of any company of which a manager, receiver, and/or Liquidator has been appointed?

Yes

No

Yes

No

Name of Your Solicitor or Conveyancer (Continued)

Questions (Continued)

Type of credit I/we are applying for is:

Wholly or primarily for a domestic purpose (consumer credit), including property purchase (investment only for residential)

Wholly or primarily for another purpose (commercial credit), including share and business purpose

Nomination Regarding Notices and Other Documents

(Section 194(9), National Credit Code, Regulation 111, National Consumer Credit Protection Regulations)

I/We nominate (Full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Important

- Each person who has signed this application is entitled to receive a copy of any notice or other document under the code.
- By completing the "I/We nominate" and signing this form you are giving up the right to be provided with information direct from the credit provider. (Notices and other documents will only be sent to the nominated person).
- Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.

Fees Acknowledgement

To: Allstate Home Loans

1. I/We confirm our willingness to proceed with my / our application for the loan facility.
2. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, fees paid to obtain the valuation report about the security property, and the Lender's legal expenses to prepare loan and security documents, and accept that these fees will be payable even if I/we decide not to proceed with the loan facility or if the loan facility is not made for any other reason.
3. I/we acknowledge that the following Lender fees may be associated with my/our loan application about the security property, and the Lender's legal expenses to prepare loan and security documents, and accept that these fees will be payable even if I/we decide not to proceed with the loan facility or if the loan facility is not made for any other reason.

Fee Description	Amount (GST Inclusive)
Application Fee	<input type="text" value="\$"/>
Valuation Fee	<input type="text" value="\$"/>
Legal Documentation Fee	<input type="text" value="\$"/>
Lenders Protection Fee	<input type="text" value="\$"/>
Annual Fee / Monthly Fee	<input type="text" value="\$"/>
Fixed Rate Lock Fee	<input type="text" value="\$"/>

The **Valuation Fee** will be deducted from the credit card at valuation request. Standard Fee is a minimum of \$330.00 for properties valued up to \$1M in metro areas, additional fees may apply outside these parameters. The valuation fee is non-refundable. The valuation report is for Lender's purpose only and is not available to borrowers. **Legal Documentation Fee** is payable at settlement but will be deducted from the credit card, if the Loan Documents were issued and the application does not settle for any reason. **Fixed Rate Lock Fee** is \$395 and is valid for 60 days from application submission, payable at settlement - (Cabernet Only)

Applicant 1

Applicant Name

Applicant Signature

Date

Applicant 2

Applicant Name

Applicant Signature

Date

Guarantor Living Expenses

Provide a breakdown of the household living expenses into the below categories. Every field requires completion, if not applicable please answer \$0.

	Household 1	Household 2
Primary Residence Property Costs May include utilities, rates, maintenance and furnishings		
Investment property costs May include utilities, rate, maintenance and furnishings		
Groceries Typical supermarket shop for groceries including food and toiletries.		
Clothing and personal care Childcare including nannies.		
Transport Public transport, motor vehicle running costs including fuel, servicing, parking and tolls (excluding motor vehicle insurance which is categorised under insurance).		
Medical and health Medical and health costs including doctor, dental, optical and pharmaceutical etc (excluding health insurance which is categorised under insurance)		
Education May include books and uniforms		
Education Private school fees		
Childcare Childcare including nannies.		
Childcare		
Insurance Home, vehicle or pet		
Insurance Private Health, Life or Income Protection		
Recreation & Entertainment Including alcohol, tobacco, gambling, restaurants, membership fees, pet care, holidays.		
Telephone, Internet, Pay TV Media Streaming Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).		
Other Living Expenses		
Total Living Expenses	\$	\$

Signature Applicant Name: Date:

Signature Applicant Name: Date:

NOTE: This is a mandatory requirement for all SMSF applications

Guarantor Statement of Position

ASSETS

<i>(Not including new property)</i>		Value			Value
Home - Address:			Superannuation:		
Other Property - Address:			Cash / Savings:		
Other Property - Address:			Deposit Paid		
Other Property - Address:			Shares, Bonds, etc:		
Other Property - Address:			Furniture		
Cars:			Value of Business		
Caravan / Boat / Motor Bike:			Overseas Assets		
			Other Assets:		
			Other Assets:		
			Total Assets:		

LIABILITIES

	Lender	Interest Rate	Mthly Payment	Total Owing/Limit	Tick if Being Refinanced	Tick if Interest Only
Home Loan:					<input type="checkbox"/>	<input type="checkbox"/>
Mortgage 2:					<input type="checkbox"/>	<input type="checkbox"/>
Mortgage 3:					<input type="checkbox"/>	<input type="checkbox"/>
Mortgage 4:					<input type="checkbox"/>	<input type="checkbox"/>
Overdraft:					<input type="checkbox"/>	<input type="checkbox"/>
Loan as Guarantor:					<input type="checkbox"/>	<input type="checkbox"/>
Outstanding Taxation:					<input type="checkbox"/>	<input type="checkbox"/>
Personal Loan 1:					<input type="checkbox"/>	<input type="checkbox"/>
Personal Loan 2:					<input type="checkbox"/>	<input type="checkbox"/>
Credit Cards: (including No Interest Cards)					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
Store Card:					<input type="checkbox"/>	<input type="checkbox"/>
Buy Now Pay Later (BNPL): (e.g. Afterpay, Certegy, Klarna, Zip)					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
					<input type="checkbox"/>	<input type="checkbox"/>
HECS-HELP SPER:					<input type="checkbox"/>	<input type="checkbox"/>
Lease/Hire Purchase:					<input type="checkbox"/>	<input type="checkbox"/>
Maintenance Spousal Support:					<input type="checkbox"/>	<input type="checkbox"/>
Other Loan:					<input type="checkbox"/>	<input type="checkbox"/>
Unsecured Loan:					<input type="checkbox"/>	<input type="checkbox"/>
Total Payment / Liabilities					<input type="checkbox"/>	<input type="checkbox"/>
Please provide details if you share these outgoings with another person:						
					<input type="checkbox"/>	<input type="checkbox"/>
Net Worth (Assets - Liabilities)					<input type="checkbox"/>	<input type="checkbox"/>

Signature Applicant Name: Date:

NOTE: This is a mandatory requirement for all SMSF applications

Credit Card Authority

I/We authorise payment of the above fees and any other charges as set out in the application to be charged to my/our credit card as follows:

Type of card: Visa MasterCard

If you would prefer an invoice to be issued directly to the SMSF for the purpose of direct transfer please tick here:

Name of Cardholder/s

Card Number

CW

Date

Amount

Signature

Date

This privacy notice and consent relates to an application (the application) you make to a Lender for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations or your loan or a guarantee of the loan. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

The Lender will submit the application to a credit provider to consider. If the credit provider approves the application, it may seek lender's mortgage insurance (LMI) cover from a lenders mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

PRIVACY NOTICE

This privacy notice tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

ORGANISATIONS THAT COLLECT INFORMATION ABOUT YOU

This privacy notice and consent covers the following organisations that may collect information about you relating to the application or your loan or a guarantee of the loan are listed in the Schedule. Each of those organisations is described below separately as "we" and "us". The LMI insurers and the title insurer are described together below as "insurers".

HOW INFORMATION IS COLLECTED FROM YOU

We will collect information about you from you directly whenever we can. Most information will be collected from the application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in the application or in this privacy notice and consent. Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the credit provider for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

HOW INFORMATION IS COLLECTED FROM OTHER SOURCES

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we obtain information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information) from a credit reporting body for any purpose described below;
- we obtain information about your loan or a guarantee of the loan from another organisation described above;
- we can't get hold of you and we rely on publicly available information to update your contact details;
- we check property, you offer as security, through public registers or our service providers; or
- we exchange information with your legal or financial advisers or other representatives.

HOW INFORMATION IS COLLECTED FROM OTHER SOURCES

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify your identity under Australian Anti-Money Laundering law.

HOW YOUR INFORMATION MAY BE USED

The credit provider or the Lender may use information about you for purposes including:

- giving you information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested;
- processing the application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- identifying you;
- telling you about other products or services it or its related companies make available and that may be of interest to you, unless you tell them not to;
- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding it; and
- any purpose to which you have consented.

You can let the credit provider or the Lender know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable. Also, the credit provider or the Lender may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the credit provider or to address the credit provider's arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

The title insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the credit provider;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place;
- to deal with claims and to enforce a loan or a guarantee in place of the credit provider if the title insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements; and
- for any other purpose under the contract between the credit provider and the title insurer.

WHAT HAPPENS IF YOU DON'T PROVIDE INFORMATION

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process the credit provider's request for insurance. In that case, the credit provider may not be able to assess this application;
- for the credit provider or a Lender to manage or administer the loan the credit provider makes to you;
- verify your identity or protect against fraud; or
- in the case of the credit provider or Lender, to let you know about other products or services that might be suitable for your financial needs.

SHARING YOUR INFORMATION

SHARING WITH OTHER ORGANISATIONS

We use and share information about you with other organisations described above for the purposes described above.

SHARING WITH RELATED COMPANIES

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

SHARING WITH YOUR REPRESENTATIVES AND REFEREES

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers or real estate agents); and
- your referees, such as your employer, to confirm details about you.

SHARING WITH CREDIT REPORTING BODIES

We may disclose information about you to a credit reporting body in relation to the application or your loan or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other credit providers) to help them assess your credit worthiness. Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other credit providers.

SHARING WITH THIRD PARTIES

We may disclose information about you to third parties, in sharing to: considering the application; administering your loan; exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the credit provider relating to your loan or the loan you guarantee. Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the Lender;
- other financial institutions, like banks;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including re-insurers and underwriters, credit providers, trust managers, trustees and security trustees;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- payment system operators to allow us to investigate or correct payments on your loan; and
- service providers (including data consultants and IT contractors),

Initials APP 1: _____

Initials APP 2: _____

Privacy Notice & Consent

Also, the credit provider may disclose information about you, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop the credit provider's business systems, procedures and technology infrastructure;
- organisations that produce cards, cheque books or statements for the credit provider in relation to your loan or the loan you guarantee;
- organisations that assist the credit provider with product planning, research and development; and
- mailing houses and telemarketing agencies that assist the credit provider to communicate with you.

PROVIDING YOUR PERSONAL INFORMATION OR CREDIT-RELATED PERSONAL INFORMATION

SHARING OUTSIDE OF AUSTRALIA

QBE may disclose information about you to related companies situated in the Philippines. Genworth may disclose information about you to related companies situated in the USA, Canada or the United Kingdom. RESIMAC may disclose information about you to related companies situated in New Zealand.

The title insurer or its related entities may disclose information about you to related companies situated in the USA, Malaysia or India. We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country information about you may be held.

We may disclose information about you to overseas entities including in the Philippines, Asia-Pacific, European Union, Romania, United Kingdom, Canada or the United States of America. More information on overseas disclosure may be found in our Privacy Policy.

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

Each credit provider and service provider:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia

ACCESSING YOUR INFORMATION

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

CORRECTING YOUR INFORMATION

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

COMPLAINTS

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

PRIVACY POLICY

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of that policy at our website address set out in the schedule.

CONSENT

By signing this form, you consent to:

- us obtaining information about you from a credit reporting body;
- to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or
- to assess whether to accept you as a guarantor of the loan;
- us exchanging information about you with other credit providers to: assess the application;
- assess whether to accept you as a guarantor; assist you to avoid defaulting on your loan or your guarantee; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;
- if you are a joint applicant under the application or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process the application and to administer your loan;
- us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about:
- the application and details of the obligations guaranteed or proposed to be guaranteed;
- your credit worthiness, credit capacity or credit history; and
- any other matter we decide is relevant to a potential guarantor or guarantor;
- if the credit provider or Lender requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the credit provider or the Lender disclosing to that insurer information about you for any purpose in connection with that insurance;

- us checking the details of the information you gave in the application. They may contact any person you named in the application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with the application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging information (including credit eligibility information) about you with any person acting on your behalf (like a broker or a referrer) relating to processing the application and establishing and managing your loan or your guarantee;
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a state or territory government in relation to a First Home Owner Grant application you make.

For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the schedule;

- the credit provider disclosing your credit eligibility information to other organisations participating in securitising the credit provider's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files; and
- us using the information in the application to better understand and/or manage your relationship with us.

INFORMATION ABOUT OTHER PEOPLE

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to the application or a loan you get from the credit provider to us, you will let that other person know that:

- we have collected their information to assess the application, to manage any loan you get from the credit provider and for any other purpose set out in the privacy notice above;
- we may exchange this information with other organisations set out in that privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can:
- access or request a copy of that privacy policy or privacy notice; or
- access the information we hold about them,
- by using the contact details for us in the schedule; and
- you may not be able to get credit from the credit provider or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

MORE ABOUT THE CREDIT REPORTING BODY WE USE

CONTACT DETAILS

We may give information about you to one or more credit reporting bodies in relation to the application or your loan. Currently, we deal with Equifax Pty Ltd. Equifax's contact details are in the schedule. Equifax has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Equifax's website set out in the schedule.

IF YOU THINK YOU HAVE BEEN THE VICTIM OF A FRAUD

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

IF YOU DON'T WANT YOUR INFORMATION USED BY THEM FOR DIRECT MARKETING/ PRE SCREENING PURPOSES

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

Initials APP 1: _____

Initials APP 2: _____

Privacy Notice & Consent

Schedule

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

Allstate Home Loans Pty Ltd

ABN 86 010 377 018
Australian Credit Licence 384512
PO Box 3553, Loganholme Qld 4129
Tel: 1800 101 368.

Its privacy policy is set out at www.allstatehomeloans.com.au or by telephoning the above number.

Lender:

BC Invest Loans Pty Ltd

ACN 646 785 211
Level 1, 274 Coventry Street
South Melbourne Vic 3205
www.bcinvest.co

The privacy policy is set out at www.bcinvest.co/privacy-policy

Amal Management Services Pty Ltd

ABN 46 609 790 749
Level 9, 9 Castlereagh Street
Sydney NSW 2000
www.amal.com.au

The privacy policy is set out at www.amal.com.au

Loan Servicer

BC Asset Management Pty Ltd

ACN 636 310 168
Level 1, 274 Coventry Street
South Melbourne Vic 3205
www.bcsecurities.com.au

The privacy policy is set out at www.bcinvest.co/privacy-policy

Back Up Servicer

Amal Asset Management Pty Ltd

ABN 31 065 914 918
Level 9, 9 Castlereagh Street,
Sydney NSW 2000
www.amal.com.au

The privacy policy is set out at www.amal.com.au

La Trobe Financial Asset Management Ltd

ABN 27 007 332 363
Level 25, 333, Collins Street
Melbourne, VIC 3000
Tel: 1800 707 707.

Its privacy policy can be obtained by telephoning the above number

La Trobe Financial Services Limited

ABN 30 006 479 527
Level 25, 333, Collins Street
Melbourne, VIC 3000
Tel: 1800 707 707.

Its privacy policy can be obtained by telephoning the above number.

ORDE Financial Pty Ltd

ACN 634 779 990
162 Collins St
Melbourne VIC 3000
Tel: 03 8657 2500

Its privacy policy is set out at www.orde.com.au/privacy-policy or by telephoning the above number

ORDE Mortgage Custodian Pty Ltd

ACN 638 083 548
Level 3, 162 Collins St
Melbourne, VIC 3000
Tel: 03 8657 2500

Its privacy policy is set out at www.orde.com.au/privacy-policy

Origin Mortgage Management Services Pty Ltd

ACN 601 349 071, on behalf of Columbus Capital Pty Limited
ACN 119 531 252
Australian Credit Licence 337303
www.originmms.com.au Perpetual Corporate Trust Limited ACN 000 341 533
www.perpetual.com.au/privacy-policy.aspx

Permanent Custodians Limited ABN 55 001 426 384

Level 2, 35, Clarence Street
Sydney NSW 2000
Tel: (02) 9551 5000

Its privacy policy is set out at www.bnymellon.com/au/en/ or by telephoning the above number.

Perpetual Corporate Trustee Limited

ACN 000 341 533
123 Pitt Street
Sydney NSW 2000
Tel: 1300 730 862

Its privacy policy is set out at www.perpetual.com.au/privacy-policy or by telephoning the above number.

Perpetual Trustee Company Limited

ABN 42 000 001 007
Level 12, 123 Pitt Street
Sydney NSW 2000
Tel: (02) 9229 9000

Its privacy policy is set out at www.perpetual.com.au/privacy-policy or by telephoning the above number

Perpetual Trustees Victoria Limited

ACN 000 431 827
Level 12, 123 Pitt Street
Sydney, NSW 2000
Tel: (02) 9229 9000

Its privacy policy is set out at www.perpetual.com.au/Privacy-Policy or by telephoning the above number.

RedZed Lending Solutions

ABN 31 123 588 527
Australian Credit Licence 311128
GPO Box 1693
Melbourne VIC 3001
Tel: 1300 722 462

Its privacy policy is set out at redzed.com/privacy-policy or by telephoning the above number.

Sintex Consolidated Pty Limited

ABN 75 065 917 535
Australian Credit Licence 385129 Level M, 458 Wattle Street
Ultimo NSW 2007
Tel: (02) 9278 9700

Its privacy policy is set out at www.sintex.com.au/files/online-privacy or by telephoning the above number.

Thinktank Group Pty Ltd

ABN 75 117 819 084
Level 12, 65 Berry Street
Sydney NSW 2060
Tel: 1300 781 043

Its privacy policy is set out at www.thinktank.net.au/about-us/#faqprivacy-policy.

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

Allstate Home Loans Pty Ltd

ABN 86 010 377 018, Australian Credit Licence 384512
PO Box 3553, Loganholme Qld 4129
Tel: 1800 101 368.

Its privacy policy is set out at www.allstatehomeloans.com.au or by telephoning the above number.

3. **In this Notice** the "Insurer" means each and every one of the following organisations (whether acting individually or together):

First American Title Insurance

Company of Australia Pty Ltd
ABN 64 075 279 908,
Level 10, 309 George Street
Sydney NSW 2000
Tel: 1300 362 178

Its privacy policy is set out at www.firsttitle.com.au/property-owners/privacypolicy or by telephoning the above number

First Mortgage Services Pty Ltd (FMS)

ABN 49 110 202 429
Level 10, 309 George Street
Sydney NSW 2000
Tel: 1300 360 757

Its privacy policy is set out at www.firstms.com/privacy-policy or by telephoning the above number.

Helia Group Ltd

ABN 60 106 974 305
Level 26, 101 Miller Street
North Sydney 2060
Tel: 1300 655 4222

Its privacy policy is set out at www.helia.com.au/privacy-policy or by telephoning the above number..

QBE Lenders' Mortgage Insurance Ltd

ABN 70 000 511 071
Level 8, 82 Pitt Street
Sydney NSW 2000
Tel: (02) 9231 7777

Its privacy policy is set out at www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo or by emailing compliance.manager@qbe.com.au or telephoning the above number

4. **In this Notice** the "Credit Reporting Body" means each and every one of the following organisations (whether acting individually or together):

Equifax Pty Ltd

PO Box 964
North Sydney NSW 2059
Tel: 13 83 32

Its privacy policy is set out at www.equifax.com.au/privacy or by writing to the above address

Illion Australia Pty Ltd

PO Box 7405 St Kilda Road
Melbourne VIC 3004
Tel: 13 23 33

Its privacy policy is set out at www.illion.com.au/privacy-policy or by telephoning the above number

Experian Australia

PO Box 1969
North Sydney NSW 2060
Tel: 1300 783 684

Its privacy policy is set out at www.experian.com.au/privacy-policy-terms-conditions or by telephoning the above number.

Initials APP 1: _____

Initials APP 2: _____

Signature of Applicant / Guarantor

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct even if the information is not in my/our own handwriting and it is upon this basis that I/we make this application for credit. I/we Understand and acknowledge that Allstate Home Loans Pty Ltd recommends that each of them seeks independent legal or other financial advice prior to entering into any credit contract that the credit provider may offer to the applicant(s) as a result of this application or any related guarantee. I/we understand that the submission of this application does not constitute an acceptance to lend to me/us. I/we also confirm our agreement to the matters set out above.

Borrower / Applicant Name

Applicant Signature

Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service?

Yes No

Borrower / Applicant Name

Applicant Signature

Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service?

Yes No

Guarantor / Beneficiaries Name

Guarantor / Beneficiaries Signature

Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service?

Yes No

Guarantor / Beneficiaries Name

Guarantor / Beneficiaries Signature

Date

Do you consent to us using your personal information for the purposes of verifying your identity using the Document Verification Service?

Yes No