SMSF Loan Application Form

Licensee: Allstate Home Loans Pty Ltd

Australian Credit Licence Number : 384512

ABN : 86 010 377 018

Mailing Address:

PO Box 3553, Loganholme QLD 4129

Contact Numbers :
1800 101 368
sales@allstatehomeloans.com.au

INFORMATION NOT SUPPLIED AT LODGEMENT MAY CAUSE DELAYS IN APPROVAL OR SETTLEMENT.
Please attach the following documents and information relating to your loan requirements and employment status.
Additional information may be requested during assessment dependent upon client circumstances and or Funder policy.

Name of Applicant - (Self Managed Super Fund) | **Finance Date** | **Settlement Date**

IMPORTANT REMINDER: If the Superannuation Trustees are individuals AND the purpose of the loan is to acquire residential property then the loan is regulated by NCCP *(only Ocean and Purple offer Individual Trustees).*

Loan Details

☐ Purchase ☐ Refinance ☐ Pre-Approval ☐ Varible ☐ Fixed ☐ Fixed Term ☐ Rate Lock ☐ Principal & Interest

☐ Full Doc ☐ Altdoc ☐ LVR Offset ☐ Yes ☐ No ☐ IO Term ☐ Interest Only

☐ Navy ☐ Ocean ☐ Purple ☐ Platinum ☐ Cabernet

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

Interest Rate | Purchase Price | Loan Amount

Loan Term | Max 30 yrs *(year max)*

You should ensure that sufficent funds are available to meet the costs associated with this transaction

Costing		**Funding**	
Purchase Real Estate (full purchase Price/costings)		SMSF Term Loan	
Refinance/Restructure		Other Funds (please specify)	
Legal Fees (own solicitor)		Applicant's Contribution	
Funder Costs (application / valuation / legal fees)		**TOTAL FUNDS**	**$ 0.00**
Stamp Duty on Purchase			
Discharge of Existing Loans			
Mortgage duty on loan			
Other Costs (please specify)		*Please make sure there is a Surplus*	
TOTAL COSTS	**$ 0.00**	**SURPLUS SUMMARY** *(Total Funds less Total Costs)*	

Asset Details (SMSF property being purchased or refinanced)

Security Type ☐ House ☐ Home Unit ☐ Townhouse / Flat ☐ Duplex ☐ Commercial

Property Address

Suburb | State | Post Code

Purchase Price or Estimated Value ($) | Gross Monthly Rental ($)

Number of bedrooms?

Is the property less than 50m2? ☐ Yes ☐ No

Are there more than 30 Apartments in the development? ☐ Yes ☐ No

Is the property unemcumbered? ☐ Yes ☐ No

Is the property zoned Residential? ☐ Yes ☐ No

Is the property zoned Commercial? ☐ Yes ☐ No

Additional comments

Agent Contact Name

Contact Number

Contact Email

Name to appear on title

Property Trustee

Solicitor Details *(only required for purchase loans)*

Name of firm

Street Name

Suburb

State

Postcode

Contact name

Phone No

Email

Accountant Details

Name of firm

Street Name

Suburb

State

Postcode

Contact name

Phone No

Email

THIS COMPLIANCE CHECKLIST MUST BE FULLY COMPLETED AND SUPPLIED WITH THE APPLICATION

Do you expect any significant change to your financial situation over the foreseeable future that would ADVERSELY impact your ability to meet loan repayments or reduce your income as stated in this application?

☐ No ☐ Yes *(Please attach details to this application)*

Has either applicant ie guarantor ever been bankrupt, had any unsatisfied credit defaults, or had a judgement debt?

☐ No ☐ Yes *(Please attach details to this application)*

Has/Is either applicant ie guarantor received/receiving unemployment benefits or worker's compensation?

☐ No ☐ Yes *(Please attach details to this application)*

Has any of the applicant (ie guarantors) ever been known by any other names?

☐ No ☐ Yes *(Please specify below)*

Reason for Former Names: (eg maiden name, married name etc)

	Date of change	
	Date of change	

SMSF Trustee Details

Trustee Name

SMSF Fund Full Name

Fund ABN

Date Fund Established

Full address of principal place of business

Suburb

State

Postcode

If Trustee is a company

Fund ACN

Registered address

Suburb

State

Postcode

Full address of registered office (PO Box is not acceptable):

Suburb

State

Postcode

Full address of principal place of business (PO Box is not acceptable):

Suburb

State

Postcode

Mailing address

Suburb

State

Postcode

Property Trustee Details

Trustee Name

Trust Name /Bare Trust

Date Fund Established

Full address of principal place of business

Suburb

State

Postcode

If Trustee is a company

ACN

Registered address

Suburb

State

Postcode

Mailing address

Suburb

State

Postcode

Full address of principal place of business (PO Box is not acceptable):

Suburb

State

Postcode

Mailing address

Suburb

State

Postcode

Primary Contact Details - These details will be used for correspondence & contact purposes

Full Name

Company (if applicable)

Address

Suburb

State

Postcode

Email address

Contact number

Security Details - Nominated Trustee / Director (for identification purposes only)

Mothers maiden name

Name of nearest relative

Relationship of nearest relative

Contact number

Street address

Suburb

State

Postcode

Fund Members (All adult members must be listed as Guarantors and complete individual application forms)

Member 1 ☐ Individual Trustee ☐ Director of SMSF Trustee Company

First Name | Middle Name | Surname

Residential | Suburb

Address State | Postcode | DOB

Business Website

Member 2 ☐ Individual Trustee ☐ Director of SMSF Trustee Company

First Name | Middle Name | Surname

Residential | Suburb

Address State | Postcode | DOB

Business Website

Member 3 ☐ Individual Trustee ☐ Director of SMSF Trustee Company

First Name | Middle Name | Surname

Residential | Suburb

Address State | Postcode | DOB

Business Website

Member 4 ☐ Individual Trustee ☐ Director of SMSF Trustee Company

First Name | Middle Name | Surname

Residential | Suburb

Address State | Postcode | DOB

Business Website

Name of Shareholders / Directors / Partners and their Shareholding Percentage

Director Details (Proprietary or Private Companies only)

Please provide name of each Director (Include any other names commonly known by) Number of Directors

	First Name	Middle Name	Surname	Is this person going to be a signatory to the account? **If yes**, complete **Identification VOI Form** or **IDYou** for Individuals
1				VOI Form or IDYou attached ☐
2				VOI Form or IDYou attached ☐
3				VOI Form or IDYou attached ☐
4				VOI Form or IDYou attached ☐
5				VOI Form or IDYou attached ☐

For AUSTRALIAN PRIVATE (PROPRIETARY Companies: Name, Address and Shareholding Percentage of all Company Directors and Shareholders/beneficial owners (direct or indirect) who own more than 25% of the issued capital in the company or ultimately control the company i.e. includes CEO's. All need to complete a VOI Form for Individuals Form.

Note: VOI Form for Individuals' needs to be completed for each of the individuals listed below.

	First Name	Middle Name	Surname	Country of Citizenship	% where applicable	VOI Form Attached
1						☐

Residential Address *(P.O. Box **NOT** acceptable)*	Suburb	State	Post Code

	First Name	Middle Name	Surname	Country of Citizenship	% where applicable	VOI Form Attached
2						☐

Residential Address *(P.O. Box **NOT** acceptable)*	Suburb	State	Post Code

	First Name	Middle Name	Surname	Country of Citizenship	% where applicable	VOI Form Attached
3						☐

Residential Address *(P.O. Box **NOT** acceptable)*	Suburb	State	Post Code

	First Name	Middle Name	Surname	Country of Citizenship	% where applicable	VOI Form Attached
4						☐

Residential Address *(P.O. Box **NOT** acceptable)*	Suburb	State	Post Code

SMSF Assets and Liabilities

Assets

	Address	Postcode	Value ($)	Monthly Investment or Rental Income* ($)
Investment property 1				
Investment property 2				
Investment property 3				
Savings with (Name of institution)				
Deposit paid on Investment property				
Investments:	Shares			
	Others:			
		TOTAL ASSETS	$ 0.00	$ 0.00

Liabilities

	Amount owing ($)	Facility limit ($)	Monthly repayment ($)	Current % Rate	Financier	Indicate if debts to be paid out at settlement
Existing mortgage *Investment property 1*						
Existing mortgage *Investment property 2*						
Existing mortgage *Investment property 3*						
TOTAL LIABILITIES	$ 0.00	$ 0.00	$ 0.00			

Member 1 - Personal & Employment Details

☐ **Member 1** ☐ **Guarantor 1** ☐ **Director 1**

***Must also complete Step 8**

Title (e.g. Mr, Ms) First Name

Middle Name Surname

Date of Birth Gender Drivers licence no

Is the applicant an Australian Citizen / Permanent Resident?

☐ Yes ☐ No

Marital Status

☐ Single ☐ Married ☐ Defacto

☐ Separated ☐ Divorced

Number and age(s) of dependents

Current residential address is;

Suburb

State Postcode Time at address (month / year)

Current residential status is;

☐ Home has mortgage ☐ Rent / Board

☐ Own home ☐ Live with parents etc

Home phone number Mobile phone number

Email address - *essential for electronic mortgage documents.*

Postal address (leave blank if same as residential address)

Suburb

State Postcode

Previous residential address (complete if you have been at your current address less than 2 years)

Suburb

State Postcode

Date moved there - From To

Current employment status

☐ PAYG ☐ Self Employed ☐ Unemployed ☐ Retired

☐ Student ☐ Home duties ☐ Social Security benefits

Current employment status

☐ Full-time ☐ Part-time ☐ Contract ☐ Casual/Temp

Name of current employer *(if self-employed insert trading name and also complete Company / Sole Trader section)*

Occupation *(if self employed, type of business / industry)*

Date commenced *(DD/MM/YY)* / / *Any current probation period?* ☐ Yes ☐ No

Address of current employer *(if self employed, your business address)*

Street name

Suburb State Postcode

Contact name Contact number

Email address

Website address

Facebook Page

Only complete this section if less than 2 years with current employer

Name of previous employer

Previous employment status

☐ Full-time ☐ Part-time ☐ Contract ☐ Casual/Temp

Previous occupation *(if self employed, type of business / industry)*

Time with previous employer Years Months

Only complete this section if you have a second job

Name of employer

Second job occupation

Second job employment type

☐ Part-time ☐ Casual/Temp ☐ Contract

Contact number Date commenced *(DD/MM/YY)* / /

Member 1 - Assets and Liabilities

Assets

	Suburb	Postcode	Value ($)	Monthly Investment or Rental Income* ($)
Existing property *(home)*				
Investment property 1				
Investment property 2				
Motor vehicle 1				
Motor vehicle 2				
Other assets e.g. furniture, personal effects, collectables, boat, etc				
Savings with (Name of institution)				
Deposit already paid on new home or investment property				
Investments: Superannuation				
Shares				
TOTAL ASSETS			**$ 0.00**	**$ 0.00**

Liabilities

	Amount owing ($)	Facility limit ($)	Monthly repayment ($)	Current % Rate*	Financier	Indicate if debts to be paid out at settlement
Existing mortgage (home)						
Existing mortgage *Investment property 1*						
Existing mortgage *Investment property 2*						
Personal loans or hire purchase						
Car Lease						
Other debts e.g. store accounts, HECS etc						
Contingent liability e.g. guaranteed debt						
Rent / Board paid *(if applicable)*						
Child maintenance *(if applicable)*						
Credit card*(s)*						
TOTAL LIABILITIES	**$ 0.00**	**$ 0.00**	**$ 0.00**			
TOTAL MONTHLY LIVING EXPENSES						

**Only required if servicing outside the Super Fund.*

Member 2 - Personal & Employment Details

☐ **Member 2** ☐ **Guarantor 2** ☐ **Director 2**

***Must also complete Step 8**

Title (e.g. Mr, Ms) First Name

Middle Name Surname

Date of Birth Gender Drivers licence no

Is the applicant an Australian Citizen / Permanent Resident?

☐ Yes ☐ No

Marital Status

☐ Single ☐ Married ☐ Defacto

☐ Separated ☐ Divorced

Number and age(s) of dependents

Current residential address is;

Suburb

State Postcode Time at address (month / year)

Current residential status is;

☐ Home has mortgage ☐ Rent / Board

☐ Own home ☐ Live with parents etc

Home phone number Mobile phone number

Email address - *MUST be different to Applicant 1 email!!*

Postal address (leave blank if same as residential address)

Suburb

State Postcode

Previous residential address (complete if you have been at your current address less than 2 years)

Suburb

State Postcode

Date moved there - From To

Current employment status

☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Retired

☐ Student ☐ Home duties ☐ Social Security benefits

Current employment status

☐ Full-time ☐ Part-time ☐ Contract ☐ Casual/Temp

Name of current employer *(if self-employed insert trading name and also complete Company / Sole Trader section)*

Occupation *(if self employed, type of business / industry)*

Date commenced *(DD/MM/YY)* / / *Any current probation period?* ☐ Yes ☐ No

Address of current employer *(if self employed, your business address)*

Street name

Suburb State Postcode

Contact name Contact number

Email address

Website address

Facebook Page

Only complete this section if less than 2 years with current employer

Name of previous employer

Previous employment status

☐ Full-time ☐ Part-time ☐ Contract ☐ Casual/Temp

Previous occupation *(if self employed, type of business / industry)*

Time with previous employer Years Months

Only complete this section if you have a second job

Name of employer

Second job occupation

Second job employment type

☐ Part-time ☐ Casual/Temp ☐ Contract

Contact number Date commenced *(DD/MM/YY)* / /

Member 2 - Assets and Liabilities

Assets

	Suburb	Postcode	Value ($)	Monthly Investment or Rental Income* ($)
Existing property *(home)*				
Investment property 1				
Investment property 2				
Motor vehicle 1				
Motor vehicle 2				
Other assets e.g. furniture, personal effects, collectables, boat, etc				
Savings with (Name of institution)				
Deposit already paid on new home or investment property				
Investments: Superannuation				
Shares				
TOTAL ASSETS			**$ 0.00**	**$ 0.00**

Liabilities

	Amount owing ($)	Facility limit ($)	Monthly repayment ($)	Current % Rate	Financier	Indicate if debts to be paid out at settlement
Existing mortgage (home)						
Existing mortgage *Investment property 1*						
Existing mortgage *Investment property 2*						
Personal loans or hire purchase						
Car Lease						
Other debts e.g. store accounts, HECS etc						
Contingent liability e.g. guaranteed debt						
Rent / Board paid *(if applicable)*						
Child maintenance *(if applicable)*						
Credit card*(s)*						
TOTAL LIABILITIES	**$ 0.00**	**$ 0.00**	**$ 0.00**			
TOTAL MONTHLY LIVING EXPENSES						

Income - Members 1 and 2

Member 1 / Guarantor 1

PAYG

	Gross monthly income ($)
Base income	
Regular overtime	
Second job income	
Car allowance	

Fully maintained car* ☐

**Only tick this box if your employer is providing you a fully maintained car which is in addition to your salary*

Superannuation contribution - Employer	
Superannuation contribution - Sacrifice	

Other Income

Family Tax Benefits (Part A & B)	
Child Maintenance (Court ordered)	
Investment income	
Existing rental income	
Proposed rental income	
Other income e.g. commission / bonus	
TOTAL INCOME	**$ 0.00**

Member 2 / Guarantor 2

PAYG

	Gross monthly income ($)
Base income	
Regular overtime	
Second job income	
Car allowance	

Fully maintained car* ☐

**Only tick this box if your employer is providing you a fully maintained car which is in addition to your salary*

Superannuation contribution - Employer	
Superannuation contribution - Sacrifice	

Other Income

Family Tax Benefits (Part A & B)	
Child Maintenance (Court ordered)	
Investment income	
Existing rental income	
Proposed rental income	
Other income e.g. commission / bonus	
TOTAL INCOME	**$ 0.00**

Business Income (sole trader / company / partnership / trust applicant / guarantor)

Profit from business distributed to all Borrowers/Guarantors *(if sole trader / partnership / trust)*		
Net Profit Before Tax *(if company)* - excluding dividends paid		
Add back depreciation on fixed assets *(Land & Building only)*		
Add back interest on debts refinanced / repaid		
Other Add back(s) *(e.g. non recuring expenses) Description*		
TOTAL INCOME	**$ 0.00**	**$ 0.00**

Changes to Future Financial Circumstances

Are you aware of any upcoming changes to your current Financial position? ☐ Yes ☐ No

If yes, please specify the nature of the expected change (e.g. maternity leave, loss of employment, reduced working hours, retirement, full time study, carer responsibilities, medical treatment, end of interest free period etc) and also, detail on how you will meet the repayments during this period.

Exit Strategy

At what age is the applicant planning to retire? Individual 1 ____ Individual 2 ____

Exit Strategy – Does the loan term reach any one of the applicant's planned retirement age? ☐ Yes ☐ No

If "Yes", please specify the intended exit strategies from the options below

- ☐ Repayment of the loan prior to retirement
- ☐ Income from other investments retirement
- ☐ Downsizing home
- ☐ Savings
- ☐ Co-applicants income
- ☐ Recurring income from Superannuation
- ☐ Customer planning to work past the statutory retirement age
- ☐ Superannuation lump sum following retirement
- ☐ Sale of assets
- ☐ Other (Please specify):

If any options above are selected, please describe how the applicant(s) plan to meet the declared strategy:

Living Expenses - *Please copy if more than 2 households*

In complying with our responsible lending obligations, Allstate Home Loans Pty Limited needs to take into account the customers' personal financial situation. This means we need customers to provide us with their actual living expenses for all home loan applications.

For each household please complete your average monthly living expenses. For additional applicants, please complete a separate form showing your average monthly living expenses.

If a section does not apply to you, please complete as $0

Living Expenses - Monthly		Household 1	Household 2
Basic Housing & Property Expenses (including Electricity, Gas, Rates & Maintenance)		$	$
Investment Property Costs (Management Fees, Strata Fees, Rates & Maintenance)		$	$
Communication & Media (including Telephone, Mobile, Internet & PayTV)		$	$
Food & Groceries		$	$
Recreation & Entertainment (including Restaurants, Memberships & Holidays)		$	$
Clothing & Personal Care		$	$
Medical & Health		$	$
Transport (including Registration, Fuel, Parking, Tolls & Public Transport)		$	$
Education & Childcare (including School Fees, Books, Uniforms & Excursions)		$	$
Insurance (including Health, Home, Contents, Car & Life)		$	$
Other Expenses		$	$
Total		$	$

Accommodation Expenses	Household 1	Household 2
Rent/Board – Monthly	$	$
Will this continue after settlement?	☐ Yes ☐ No	☐ Yes ☐ No

Are there any other expenses not detailed above which may impact the capacity to repay this loan without hardship? If so please provide details below (e.g. child maintenance):

Application Terms

Every Applicant for a loan must read the following sections carefully and should complete and sign where indicated only after having read each section. Your signature may be required in more than one place.

Declarations and Acknowledgment - Applicant(s)

Have you and/or your spouse/joint applicant or any company with which you were associated:	**Yes**	**No**
1 Had any unsatisfied judgement(s), entered in any courts or had a property foreclosed upon or given title or deed in lieu thereof?	☐	☐
2 Ever had legal action instituted against you for default under any credit contract?	☐	☐
3 Ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors? If yes, what was your bankruptcy discharge date if any? ______________________________	☐	☐
4 Ever been shareholders or officers of any company of which a manager or receiver and/or liquidator has been appointed?	☐	☐
5 Obtained from borrowings any part of the deposit or the balance required to complete this transaction?	☐	☐
6 Submitted any application in respect of this loan to any other person or to any other lender? If so provide details below including the decision.	☐	☐
7 Guaranteed a loan?	☐	☐

If the answer is 'Yes' to any question above, give details below.

By signing (physically or electronically) this credit application or (online) by checking / ticking the relevant box in relation to this credit application, each applicant confirms and declares:

- If the applicant is an individual the applicant is, or is over the age of 18 at the time of making of this credit application.
- If the applicant is a company, it is properly registered and incorporated as a corporation and validly exists in its jurisdiction of incorporation at the time of making this credit application.
- The applicant applies for the loan described in the credit application (a loan to be secured by a mortgage over property).
- All the information in the credit application is accurate, complete and not misleading or deceptive in any way. It being acknowledged that there are significant legal consequences for giving false or misleading information.
- All the documents supplied in relation to the credit application is accurate, complete and not misleading or deceptive in any way. It being acknowledged that there are significant legal consequences for giving false or misleading documents.
- The applicant will promptly supply any additional information and/or documents that either Allstate Home Loans Pty Ltd or the relevant Credit Provider may request.
- The applicant agrees to support the credit application with a valuation of the subject property by a qualified valuer selected by Allstate Home Loans Pty Ltd / the relevant Credit Provider at the Applicant's expense, which is unless otherwise expressly stated, non-refundable. Either Allstate Home Loans Pty Ltd or the Credit Provider will procure the valuation directly from the selected valuer without the applicant's intervention. If the applicant has completed / signed the credit card authority then the valuation /processing fee will be debited from the nominated credit card, otherwise the fee must be paid by the applicant by direct credit to the nominated account. Any valuation report procured by Allstate Home Loans Pty Ltd or the relevant Credit Provider is for the Credit Provider's sole benefit and is valid for a maximum term of 3 months from the time of issue. It is the Credit Provider's sole decision whether to make the valuation report available.
- The applicant further agrees to pay all disclosed expenses, including application and processing fees, establishment fees, valuation fees and legal costs, incurred in obtaining this loan.
- By receiving this completed credit application, neither Allstate Home Loans Pty Ltd nor the relevant Credit Provider are obliged to grant / approve a loan. Approval (if given) of any credit application will be on terms and conditions specified by the relevant Credit Provider, which may be conditionally or unconditionally approved (as the case may be).
- The property to be mortgaged will require general insurance coverage against hazards at least equal to the value of the property and improvements with an Australian regulated insurer acceptable to Allstate Home Loans Pty Ltd and the relevant Credit Provider (in our absolute discretion).
- The applicant has been recommended to obtain independent legal and financial advice. If the applicant has supplied the contact details for the solicitors in the credit application, then the solicitor is authorised to accept notices on behalf of the applicant.
- The applicant acknowledges and agrees to all conditions of use (if applicable) to Internet Platform/Credit Cards and that initial and ongoing fees may be paid by Allstate Home Loans Pty Ltd , and insurers to any party for loan processing on the applicant's behalf.
- The applicant understands that fixed and variable rates are subject to change as well as margins and discounts available between brokers and aggregator groups resulting in rates to borrowers not necessarily being the same as those offered to other applicants.
- The applicant acknowledges that if the Credit Provider approves the applicant's application for a Visa account the Credit Provider will open an account in the applicant(s) name(s) and will debit the fees described above as are relevant to the account. Interest will be charged on the fees. The fees are payable in accordance with terms and conditions of the Visa contract that may be offered and accepted as a result of this application.

Electronic Delivery of Loan and Security Documentation (if available) Nomination and electronic delivery

By signing and providing your email on this form, you consent to us and the Funder giving you notices and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent (1) we may no longer send paper copies of notices and other documents to you; (2) you should regularly check your nominated e-mail address below for notices and other documents; (3) you may withdraw your consent to the giving of notices and other documents by e-mail at any time; (4) you have facilities to enable you to print the notice or other document that we send to you by email if you desire; (5) we will no longer send paper copies of notices and other documents.

I/We direct for the loan and security documentation to be emailed to the applicants individual email address and/or Solicitor as provided below:

☐	**Applicant 1 Email Address**	
☐	**Applicant 2 Email Address**	
☐	**Solicitor Email Address**	

Privacy and Collection Notice

ABOUT US (“WE, US, OUR”):

Licensee	Allstate Home Loans Pty Ltd Australian Credit Licence Number: 384512
Our Contact Details	Postal Address: Email: sales@allstatehomeloans.com.au Tel: 1800 101 368 Website: www.allstatehomeloans.com.au

The Privacy Act 1988 (Cth) (the Act) allows for ‘personal information’, including ‘sensitive information’, ‘credit information’ and ‘credit eligibility information’ (terms defined in the Act) about you to be collected, used and disclosed provided we have obtained your consent. In this document, and where appropriate a reference to personal information includes ‘sensitive information’, ‘credit information’ and ‘credit eligibility information’. This privacy policy tells you how we collect personal information about you, what we use the personal information for and who we share the personal information with. We may (from time to time) update, vary, amend or replace this privacy statement by giving you notice about the changes. By signing (physically or electronically) this Privacy Policy and/or (online) by checking / ticking the relevant box, you declare that you are, or are over 18 years of age and that you have read, understood and accept these Privacy Policy terms in relation to the collection, use and disclosure of your personal information. This will include obtaining / sharing information (including personal information) about you with (among other organisations) a Credit Reporting Body.

How is Information Collected From You

We will, in relation to your application for credit and any guarantee in respect of any credit, collect personal information from you. Most personal information we collect is collected from the credit application and supporting documentation supplied / to be supplied.

If your credit application is approved, we also collect personal information from the records we maintain about the products and services you receive. We can check and verify that personal information from sources referred to in the credit application and/or in this document.

How Information is Collected From Other Sources

We also collect personal information about you from other sources in any manner permitted by the Act. We will only collect personal information from other sources where it is reasonably necessary for us to do so, in relation to your credit application, your loan and any guarantee, including to comply with our responsible lending obligations under the National Consumer and Credit Protection Act 2009 (Cth). Examples of such sources of personal information include:

- personal information (including commercial credit information concerning your credit history or worthiness, consumer information and collection of overdue payments information either within or outside of Australia) from a Credit Reporting Body for any purpose described below;
- personal information about your credit application, loan or a guarantee of the loan, from other organizations, such as other credit intermediaries and mortgage and title insurers;
- if we are unable to contact you and we obtain publicly available personal information about you in order to update our records and contact details;
- checking property details, your offer of any security, through public registers or our service providers including a Credit Reporting Body; or
- we exchange information with your legal, financial advisers or other representatives and advisers in relation to or in connection with your credit application, loan or a guarantee of the loan.

When the Law Authorises or Requires Collection of Information

There are laws that require us to collect and disclose personal information about you. For example, we are required to collect and disclose your personal information for assessment and verification under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) and any rules, regulations or guidance notes made under or in connection with that Act (“**AML/CTF Act**”).

We are entitled to request personal information from you in regards to compliance with the AML/CTF Act from you even if such information was previously sought and provided. You must comply with any request we make in this regard and if you do not provide the requested information we may be required to take action, including delaying or refusing the processing of any application or withdrawal or disclosing information that we hold about you to our related bodies corporate, service providers or relevant government bodies and regulators including AUSTRAC. These steps will include having your identity information verified with the Issuer or Official Record Holder via the Credit Reporting Bodies systems for the purpose of verifying your identity.

How Your Information May be Used

We may collect and disclose your personal information for purposes including:

- supplying you with information about loan products or related services;
- considering whether you are eligible for a loan, any related service you request or to provide a guarantee;
- processing the credit application and providing you with a loan or related service;
- administering your loan or any related service, for example, to respond to requests or complaints;
- identifying and verifying your identify;
- allowing us to run our 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 any law, regulation or code binding on us; and
- any purpose to which you have consented.
- allowing us to source an updated Credit Report (Access Seeker) which will not impact your Credit Score, but may allow us to offer a beneficial alternative for your consideration during the term of the loan.

You can tell us at any time if you no longer wish to receive direct marketing information or other offers from us. We will process your request as soon as reasonably practicable after receipt of the request.

We may use personal information about you to:

- enable an insurer (which includes the Lenders Mortgage Insurers listed in the Schedule) to assess the risk of providing insurance to us or to address our 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.

What Happens If You Don't Provide Information

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

- assist in finding a loan relevant to your needs and circumstances;
- verify your identity or protect against fraud; or
- let you know about products or services that might be suitable for your financial needs.

Sharing Your Information

General

We may use and share your personal information with other organisations for any purpose described in this policy.

Sharing with your representatives and referees

We may share your personal information with:

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

Sharing with our agent

We may also share your personal information with our agent, (refer to the Schedule for further details).

Sharing with third parties

We may share your personal information with third parties (including those parties identified in the Schedule) in relation to services we provide to you or services that we reasonably consider you may be interested. Those third parties may include:

- the mortgage manager, Allstate Home Loans Pty Ltd (refer to the schedule), through whom we may submit loan applications to Credit Providers (refer to the schedule);
- the Credit Providers (refer to the schedule), Lender's Mortgage Insurers (refer to the schedule) and other loan intermediaries;
- financial services suppliers with whom we have arrangements;
- property valuers;
- organizations that assist us to carry out identification / verification of identity checks
- organisations, like fraud reporting agencies that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other misconduct;
- government and regulatory bodies as required or authorised by law including, the Australian Securities and Investments Commission, the Australian Financial Security Authority and AUSTRAC. These government or regulatory bodies may also share the information with relevant foreign authorities;
- service providers, agents, contractors and advisers that assist us to conduct our business;
- guarantors and prospective guarantors of your loan;
- referrers that referred your business to us;
- any organisation that wishes to take an interest in our business or assets; and
- any third party to which you consent to us sharing your information.

Sharing with Credit Providers

You should read the Privacy Policies and Credit Reporting Policies of the Credit Providers. These policies contain information about how you can access and seek correction of your personal information (including credit related personal information) and how you can complain about a breach of the privacy laws by them and how they will deal with a complaint. The policies also explain whether they will disclose personal information (including credit related personal information) to overseas entities, including related entities, and the countries those recipients are located in including USA, Canada, the Philippines, European Union, Asia Pacific and the United Kingdom. Further information on overseas disclosure may be found in the Credit Providers Privacy Policies and Credit Reporting Policies (a link to their Privacy Policy and Credit Reporting Policy is referred to in the Schedule).

Sharing information with Credit Reporting Bodies

We, the relevant Credit Provider and the Lenders Mortgage Insurer can give to and receive from a Credit Reporting Body (refer to the schedule) personal or commercial information about you including to allow a Credit Reporting Body to create or maintain a credit information file about you. The information may include:

- identification information including to have your identity information verified with the Issuer or Official Record Holder via the Credit Reporting Bodies systems for the purpose of verifying your identity;
- consumer credit liability information;
- repayment history information;
- a statement that an information request has been made in relation to you by us, a Credit Provider or a Lenders Mortgage Insurer or trade insurer;
- the type of consumer credit or commercial credit, and the amount of credit, sought in an application that has been made by you, and in connection with which we have made an information request in relation to you, default information, payment information, new arrangement information, court proceedings information, personal insolvency information;
- publicly available information that relates to your activities in Australia or the external Territories and your credit worthiness and that is not court proceedings information about you or information about you that is entered or recorded on the National Personal Insolvency Index;
- in ours or a Credit Provider's opinion that you have committed, in circumstances specified by us, a serious credit infringement in relation to consumer credit provided by us or a Credit Provider to you.

A Credit Reporting Body may include information about you in reports that it gives other organisations (such as other credit providers and insurers) to help them assess your credit worthiness. In some cases a Credit Reporting Body may use your personal information for pre-screening your eligibility to receive direct marketing from us or other credit providers. If you do not want a Credit Reporting Body to do this contact the credit reporting body.

Some of the information held by a Credit Reporting Body may reflect adversely on your credit worthiness, for example, where you fail to make payments or if you commit a series credit infringement (like obtaining credit by deception / fraud). If information of this nature is held on your credit file then this will likely affect your ability to obtain credit from other credit providers.

Currently we deal with the Credit Reporting Bodies disclosed in the Schedule. Each Credit Reporting Body also has a policy about how they handle information about you. You should be able to obtain a copy of their policy by contacting them directly.

We will only share any credit information about you with a Credit Reporting Body if that body has a business operation in Australia and is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

If you believe that you have been or are likely to be a victim of fraud (including identity fraud) you can request a Credit Reporting Body not to use or disclose the information they hold about you for a prescribed (current 21 day) period of time.

Sharing information with related companies

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

Sharing outside of Australia

We may disclose your personal information to organisations overseas, most likely Romania, Kenya and the Philippines. We may store your personal information 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 your information may be held.

We will take reasonable steps to ensure that any overseas organisation that receives your personal information will comply with the Act.

Information About Other People

If you give us personal information about any other person in relation to the application for credit, the loan or any guarantee:

- we are entitled to assume that you have sought their consent to the disclosure of such personal information to us;
- we have collected their personal information to assess the application, to manage any loan you get from us and for any other purpose set out in this document;
- we may exchange this personal information with other organisations set out in this document;
- we handle their personal information in the same way as set out in this document and they can:
    - access or request a copy of this privacy notice; or
    - access the information we hold about them,

  by using the contact details for us in the Schedule; and

- we may not be able to supply services and you may not be able to get credit or we may not accept your application to act as a guarantor of a loan unless we obtain their personal information.

Anonymity and Pseudonymity

We are not able to deal with you if you do not wish to identify yourself. However, where possible we will provide information of a general nature such as for example, in relation to the products and services we supply, to unidentified individuals. You cannot submit a credit application without supplying personal information.

Information Security

We take reasonable steps to protect all information which we hold (including any personal or sensitive information) from misuse, loss, unauthorised access, modification or disclosure.

Marketing and Opt-Out

We may also use the information including personal information provided by you for marketing and research purposes, to analyse and improve products and services and to inform you of products and services provided by us, our related entities or preferred suppliers which we consider may be of value or interest to you, unless you tell us (see marketing opt) or have previously told us not to.

Accessing Your Personal Information

Unless we are entitled to withhold access to your personal information, you have the right to request access to any personal information held by us which relates to you. We may charge a reasonable fee where access to personal information is provided. Any requests for access to your personal information should be made in writing to the Privacy Officer (specified below). You also have the right to request the correction of any personal information which relates to you that is inaccurate, incomplete or out-of-date.

If you require any further information about our management of personal information you can contact our Privacy Officer. If you have any queries or complaints regarding the Allstate Home Loans Pty Ltd or a Credit Provider you should contact the relevant Privacy Officer for the relevant organisation (specified in the schedule below).

Schedule

Credit, & Credit Assistance Providers and other parties

Licensee	Allstate Home Loans Pty Ltd
ABN	86 010 377 018
ACL	384512
Postal	
Phone	1800 101 368

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.

Amal Asset Management Pty Ltd ABN 31 065 914 918 Level 9, 9 Castlereagh Street, Sydney NSW 2000 www.amal.com.au Our privacy policy is set out at www.amal.com.au

Amal Management Services Pty Ltd ABN 46 609 790 749 Level 9, 9 Castlereagh Street, Sydney NSW 2000 www.amal.com.au Our privacy policvy is set out at www.amal.com.au

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

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

Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence Number 237879 80 Grenfell Street, Adelaide SA 5000 Ph: 1300 652 220 Web: www.adelaidebank.com.au. Its privacy policy is set out at www.adelaidebank.com.au/policies/privacy-policy/, Its credit reporting policy is set out at www.adelaidebank.com.au/policies/credit-reporting-policy/

BNY Trust Company of Australia Limited ABN 49 050 294 052, Level 2, 1 Bligh Street Sydney, NSW Ph: 02 9260 6000

BTA Institutional Services Australia Limited ABN 48 002 916 396, Level 2, 1 Bligh Street Sydney, NSW Ph: 02 9260 6000

La Trobe Financial Asset Management Ltd ABN 27 007 332 363, Level 25, 333 Collins Street, Melbourne VIC 3000 P: 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 P: 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/privacypolicy 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 It's 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

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 (and associated entities) ABN 55 001 426 384 Australian Credit Licence Number 235129 Level 2, 1 Bligh Street Sydney NSW 2000 Ph: 02 9260 6000

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 www.redzed.com/privacy-policy or by telephoning the above number.

Source Funding Pty Ltd ABN 95 622 815 294 Australian Credit Licence number 510226 Unit 7/42-46 Bundall Road, Bundall QLD 4217 Ph: 1800 399 768. Its privacy is set out at www.sourcefunding.com.au/website-privacy-policy/

Westpac Banking Corporation ABN 33 007 457 141 Australian Credit Licence 233714 275 Kent Street Sydney NSW 2000 Ph: 02 9155 7700. Its privacy policy is set out at www.westpac.com.au/privacy-statement/

Credit Reporting Body (CRB)

Equifax Pty Ltd address: Public Access Division, PO Box 966, North Sydney NSW 2059, Telephone: 1300 762 207 (8:30am – 6:00pm Monday – Friday) Website: www.equifax.com.au ; Credit reporting policy https://www.equifax.com.au/credit-reporting-policy
Illion - (previously Dun & Bradstreet) PO Box 7405 St Kilda Melbourne VIC 3004 Ph: 1300 734 806 https://dnb.com.au/privacy-policy.html
Experian Australia Credit Services Pty Ltd - Level 6, 349 St Kilda Road, Melbourne VIC Ph: 03 8699 0100 http://www.experian.com.au/privacy-policy

General Insurance

First American Title Insurance Company of Australia Pty Ltd, which trades as **First Title - Title Insurance,** is a general insurer licensed in Australia and New Zealand. They provide title insurance policies for both residential and commercial properties, offering protection to buyers and owners (used by some funders).

First American Title Insurance Company of Australia Pty Ltd ABN 64 075 279 908, Level 10, 309 George Street Sydney NSW 2000 P: 1300 362 178. Its privacy policy is set out at www. firsttitle.com. au/ property-owners/privacy policy or by telephoning the above number.

Lenders Mortgage Insurers

QBE Lenders' Mortgage Insurance Ltd (ABN 70 000 511 071) address: 82 Pitt Street, Sydney, NSW 2000 Email: compliance.manager@qbe.com, privacy policy: https://www.qbe.com/lmi/about/governance/privacy-policy
Helia Insurance Pty Ltd (ABN 60 106 974 305) Address: Level 26, 101 Miller Street, North Sydney NSW 2060 Phone:1300 655 422, website: http://helia.com.au/, privacy policy: http://helia.com.au/privacy-policy

Signature of Applicant(s) and Date

You consent to the use of your personal and credit information as set out above. We acknowledge that Allstate Home Loans Pty Ltd may contact my employer to confirm income and employment details. We acknowledge and consent of this release. When you apply for a loan with us there are a number of important steps that must be completed before we may be able to issue a loan approval and following (assuming everything is completed to our / our Funder's satisfaction) issuing loan documentation / funding the loan. To take one example, depending on our / our Funder's valuation requirements it may take time to procure a valuation for the property you are interested in. If you need finance to assist you with the purchase of property then (apart from anything else that you need to do, like obtaining legal advice) you should never enter into binding legal obligations until after you have received all necessary finance approvals from us in relation to your loan application. If despite this, you enter into binding legal obligations before obtaining all necessary finance approvals / completing all necessary steps, then we are not responsible for any financial penalty or any other liability you may incur as a result. Financial penalties (for things like penalty interest) and other liabilities (for things like breach of contract) can be significant. There is no binding legal agreement between you and us to provide any finance in relation to your loan application. Your loan application will be assessed by, inter alia, us and by the Financiers in accordance with applicable laws. Either we or the Financiers can cease to review your application at any time, and if we do, we will tell you that we have ceased the review of your loan application.

Signature Applicant/Guarantor/Director 1 **Date**

In signing the above, I also confirm that I am authorized to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems and services for the purpose of confirming my identity.

Signature Applicant/Guarantor/Director 2 **Date**

In signing the above, I also confirm that I am authorized to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems and services for the purpose of confirming my identity.

Signature Applicant/Guarantor/Director 3 **Date**

In signing the above, I also confirm that I am authorized to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems and services for the purpose of confirming my identity.

Signature Applicant/Guarantor/Director 4 **Date**

In signing the above, I also confirm that I am authorized to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems and services for the purpose of confirming my identity.

Summary

Business Partner Details

Aggregator

ACL / Credit Representative Name

ACL / Credit Rep Number

Loan Writer Name

Email

Contact Phone Number

Accreditation Number

I hereby declare the following:

- The information above is true and correct
- All information I have or will provide in connection with the above loan is so far as I am aware correct and not misleading
- I have made preliminary assessment that the proposed loan is not unsuitable and is appropriate
- That asessment is valid for 90 days from the date below
- I have sighted and validated all the original documents and all copies of documents throughout the loan process associated with this loan application forwarded to Allstate Home Loans Pty Ltd
- I have provided all parties all documents required under the National Consumer Credit Protection Act 2009
- I hereby indemnify Allstate Home Loans Pty Ltd and its funders in respect of any loss claim or expense (including civil and criminal penalties) arising from my conduct or the conduct of any of my associates in connection with this loan

Business Partner Name

Business Partner Signature

Date