

**APPLICATION FORM**

Please complete all fields of this application form. If a field is not applicable to you please mark as N/A.

**1 Checklist**

Please include the relevant completed product checklist document along with all supporting documents with this application.

**2 Broker Details (if applicable)****3 Referrer Details (if applicable)**

## 4 Broker/Referrer Declaration Section (if applicable)

### ADDITIONAL DOCUMENT

Broker Declaration completed

### DECLARATION

PLEASE INDICATE

1. Does the proposed loan meet the client's requirements and objectives?
2. I have made reasonable enquiries and based on the information provided to me by the applicant(s) the recommended product is NOT UNSUITABLE on the basis that it is consistent with the applicant(s) requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.
3. For interest only terms
  - a. The interest only period aligns with the applicant(s) requirements.
  - b. I have explained the following additional risks and costs of an interest only term to the applicant(s): interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant(s) may pay more over the life of their loan than if there was no interest only term.
  - c. The applicant(s) is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may have received for writing this loan.
4. No conflict of interest exist between the applicant(s) and myself (e.g. the transaction is at arm's length and the applicant(s) is not a friend, partner or family member).

I declare the above information to be true and correct.

Name of Broker/Loan Writer

Signature

Date

## 5 Applicant Overview *Please copy for additional applicant if required.*

### PERSON APPLICANT

Person Applicant 1 Full Name

Are you a Politically Exposed Person? Yes No

Person Applicant 2 Full Name

Are you a Politically Exposed Person? Yes No

A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position or function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

### COMPANIES AND TRUST APPLICANT

Role Applicant Guarantor

Company/Trustee Name

Trust Name (if applicable)

ABN/ACN

Trading Address

Street Address

Suburb/Town

Postal Address (if different from trading address)

Street Address

Suburb/Town

Registered Office (if different from trading address)

Street Address

Suburb/Town

Nature of Business/Industry/Purpose

Certified ASIC full company extract included Yes No

Certified Copy of Trust Deed included Yes No

### COMPANY/TRUSTEE COMPANY DETAILS

Beneficial Owner(s)/Shareholder(s) Details:

First Name

Surname

Residential Address

1.

2.

3.

4.

Director(s) Details (For Proprietary/Private Company Only):

First Name

Surname

1.

2.

3.

4.

## 6 Loan Purpose

### LOAN PURPOSE

Purchase                      Construction                      Refinance                      Equity Release                      Refinance and Equity Release

### PRIMARY PURPOSE

Owner Occupier                      Investment

Supplementary or Primary Loan Purpose – Please complete if an equity release forms part of the loan proceeds (Enter the amount for all purposes that are applicable)

Purchase Property - OO	Purchase Property - INV	Shares or Other investment	Household goods
\$	\$	\$	\$
Business Use	Car, Boat, Caravan or any similar asset class	Holiday	Cosmetic Renovation
\$	\$	\$	\$
Please breakdown and provide any corresponding documents to support:			

## 7 Loan Information

Allstate Product Name

Purchase Price/Estimated Value (AUD)

Deposit Paid

Settlement Date

Loan Amount

Loan Term

LVR

Loan Type                      Principal and Interest

Interest Only (I/O)

I/O Term

Reason for I/O (if applicable)

Rate Type                      Variable Rate

Fixed Rate

Repayment Frequency

Monthly

### LOAN SPLIT REQUIREMENTS

#### LOAN SPLIT 1

Split Amount: \$

Indicative Rate:

% p.a.

Payment Type                      Principal and Interest

Interest Only (I/O)

I/O Term

Interest Type                      Variable

Fixed

Fixed Term

Offset Account Required

Payment Frequency

Weekly

Fortnightly

Monthly

#### LOAN SPLIT 2

Split Amount: \$

Indicative Rate:

% p.a.

Payment Type                      Principal and Interest

Interest Only (I/O)

I/O Term

Interest Type                      Variable

Fixed

Fixed Term

Offset Account Required

Payment Frequency

Weekly

Fortnightly

Monthly

## 8 Security Details

Title: Proposed Registered owner names

### SECURITY

Building Name

Street No.

Street Name

Suburb/Town

State

Postcode

Property Size

Estimated Market Value (\$)

### TYPE OF SECURITY

House

Vacant Land

Apartment/Unit

Villa

Duplex

Townhouse/Terrace

House and Land Package

Commercial

Other

### PRIMARY PURPOSE

Owner Occupier

Investment

Other

Expected Rental Income (if investment)

Annually

Monthly

Weekly

### CONTACT FOR ACCESS (FOR VALUATION):

Agent

Applicant

Builder

Contact Name

Phone

Notes Regarding access to this property:

**9 Applicant Details** *Please copy for additional applicant if required.*

**APPLICANT 1**

Role Applicant Guarantor  
Existing customer Yes No

If yes, customer#:

Gender Male Female Date of Birth  
Title Mr Mrs Ms Miss Dr Other

Surname

First Name

Middle Name

Drivers Lic No. State Issued

ID Card

Married/Domestic Partner De facto Single

Number of Dependants

Specified Ages

Country of birth

Australian Resident Yes No

Australian Citizen Yes No

If No to Australian Resident or Australian Citizen:

Visa Information

Country of Citizenship

Are you a US citizen or resident for tax purposes?

Yes No

WeChat ID

Home Phone

Mobile Phone

Email

Preferred Contact Method Phone WeChat Email

**APPLICANT 2**

Role Applicant Guarantor  
Existing customer Yes No

If yes, customer#:

Gender Male Female Date of Birth  
Title Mr Mrs Ms Miss Dr Other

Surname

First Name

Middle Name

Drivers Lic No. State Issued

ID Card

Married/Domestic Partner De facto Single

Number of Dependants (if not shared with applicant 1)

Specified Ages

Country of birth

Australian Resident Yes No

Australian Citizen Yes No

If No to Australian Resident or Australian Citizen:

Visa Information

Country of Citizenship

Are you a US citizen or resident for tax purposes?

Yes No

WeChat ID

Home Phone

Mobile Phone

Email

Preferred Contact Method Phone WeChat Email

**9 Applicant Details (continued) Please copy for additional applicant if required.**

**APPLICANT 1**

**CURRENT RESIDENTIAL STATUS**

Own Home      Owner (with mortgage)      Renting  
Boarding      Living with Parents  
Other

**CURRENT ADDRESS (Must NOT be PO Box)**

Unit/House No.  
Street Name  
Suburb/Town  
State      Postcode  
Country  
Time at current address: Years      Months

**PREVIOUS ADDRESS -**

If less than 2 years at current address (Must NOT be PO Box)

Unit/House No.  
Street Name  
Suburb/Town  
State      Postcode  
Country  
Time at previous address: Years      Months

**POSTAL ADDRESS AFTER SETTLEMENT**

Same as Current Address

Unit/House No.  
Street Name  
Suburb/Town  
State      Postcode  
Country

**APPLICANT 2**

**CURRENT RESIDENTIAL STATUS**

Own Home      Owner (with mortgage)      Renting  
Boarding      Living with Parents  
Other

**CURRENT ADDRESS (Must NOT be PO Box)**

Unit/House No.  
Street Name  
Suburb/Town  
State      Postcode  
Country  
Time at current address: Years      Months

**PREVIOUS ADDRESS -**

If less than 2 years at current address (Must NOT be PO Box)

Unit/House No.  
Street Name  
Suburb/Town  
State      Postcode  
Country  
Time at previous address: Years      Months

**POSTAL ADDRESS AFTER SETTLEMENT**

Same as Current Address

Unit/House No.  
Street Name  
Suburb/Town  
State      Postcode  
Country

## 10 Employment Details *Please copy for additional applicant if required.*

### APPLICANT 1

#### CURRENT EMPLOYMENT

Annual Income: \$

Currency:

Employment Type

Wages/Salary

Self-employed/Subcontractor

Retired

Home Duties

Government Benefits

Other

Employment Status

Full-Time

Part Time

Contract

Casual/Temp

Name of current employer (if Self Employed – Trading Name)

Position/Title

Industry

Time at current employment: Years

Months

Employer's Address (Must NOT be PO Box)

Unit/House No.

Street Name

Suburb/Town

State

Postcode

Country

Employer Phone

**PREVIOUS EMPLOYMENT** - If less than 2 years at current employment

Employment Type

Wages/Salary

Self-employed/Subcontractor

Retired

Home Duties

Government Benefits

Other

Employment Status

Full-Time

Part-Time

Contract

Casual/Temp

Name of previous employer (if Self Employed – Trading Name)

Position/Title

Industry

Time at current employment: Years

Months

Employer's Address (Must NOT be PO Box)

Unit/House No.

Street Name

Suburb/Town

State

Postcode

Country

Employer Phone

### APPLICANT 2

#### CURRENT EMPLOYMENT

Annual Income: \$

Currency:

Employment Type

Wages/Salary

Self-employed/Subcontractor

Retired

Home Duties

Government Benefits

Other

Employment Status

Full-Time

Part Time

Contract

Casual/Temp

Name of current employer (if Self Employed – Trading Name)

Position/Title

Industry

Time at current employment: Years

Months

Employer's Address (Must NOT be PO Box)

Unit/House No.

Street Name

Suburb/Town

State

Postcode

Country

Employer Phone

**PREVIOUS EMPLOYMENT** - If less than 2 years at current employment

Employment Type

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Name of previous employer (if Self Employed – Trading Name)

Position/Title

Industry

Time at current employment: Years

Months

Employer's Address (Must NOT be PO Box)

Unit/House No.

Street Name

Suburb/Town

State

Postcode

Country

Employer Phone



## 11 Other Income Details

Note: Rental income from proposed security is to be entered in "Section 8: Security Details".

<b>APPLICANT 1</b>		Currency (if not AUD)			
Government Benefits	\$ Net		Annually	Monthly	Weekly
Dividends	\$ Net		Annually	Monthly	Weekly
Private Pension	\$ Net		Annually	Monthly	Weekly
Rental Income	\$ Net		Annually	Monthly	Weekly
Other	\$ Net		Annually	Monthly	Weekly

<b>APPLICANT 2</b>		Currency (if not AUD)			
Government Benefits	\$ Net		Annually	Monthly	Weekly
Dividends	\$ Net		Annually	Monthly	Weekly
Private Pension	\$ Net		Annually	Monthly	Weekly
Rental Income	\$ Net		Annually	Monthly	Weekly
Other	\$ Net		Annually	Monthly	Weekly

## 12 Business Derived Income Details (Self-employed only)

### APPLICANT 1

Business Type      Sole Trader      Partnership      Company      Trust

Ownership Percentage      %

Currency (if not AUD)

Financial Year Data (year)		Add Backs	
Turnover Gross Income	\$	Depreciation	\$
Total Expenses	\$	Interest	\$
Net Profit Before Tax	\$	Other	\$
		Total Addbacks	\$

Please detail any loan commitments the company/business is currently liable for:

### APPLICANT 2

Business Type      Sole Trader      Partnership      Company      Trust

Ownership Percentage      %

Currency (if not AUD)

Financial Year Data (year)		Add Backs	
Turnover Gross Income	\$	Depreciation	\$
Total Expenses	\$	Interest	\$
Net Profit Before Tax	\$	Other	\$
		Total Addbacks	\$

Please detail any loan commitments the company/business is currently liable for:

## 13 Financial Details

### ASSETS – WHAT YOU OWN

Specify Linked Liability(ies) below e.g. Loan/s 1 & 4

Existing Property		Value of Property	Currency	Outstanding Loan	Owner
Address:		\$			App 1 App 2
Address:		\$			App 1 App 2
Address:		\$			App 1 App 2
Address:		\$			App 1 App 2

  

Vehicle/s	Year	Make	Model	Value	Currency	Outstanding Loan	Owner
				\$			App 1 App 2
				\$			App 1 App 2

  

	Name of Financial Institution	Currency	Balance	Owner
Savings/Deposit Accounts			\$	App 1 App 2
Savings/Deposit Accounts			\$	App 1 App 2
Savings/Deposit Accounts			\$	App 1 App 2

  

	Provide Details	Currency	Value	
Home Contents			\$	App 1 App 2
Superannuation			\$	App 1 App 2
Other Assets			\$	App 1 App 2
Other Assets			\$	App 1 App 2
Other Assets			\$	App 1 App 2

## LIABILITIES – WHAT YOU OWE

Loan Type	Name of Financial Institution	Current Interest Rate	Balance Owing / Limit	Monthly Repayment	Currency	Original Term	I.O Term	Status	Borrower
1 Home Personal		%	\$	\$				Close Retain Reduce	App 1 App 2
2 Home Personal		%	\$	\$				Close Retain Reduce	App 1 App 2
3 Home Personal		%	\$	\$				Close Retain Reduce	App 1 App 2
4 Home Personal		%	\$	\$				Close Retain Reduce	App 1 App 2
5 Home Personal		%	\$	\$				Close Retain Reduce	App 1 App 2

## STORE/CREDIT CARDS E.G. VISA

Card Type	Name of Financial Institution	Balance Owing / Limit	Card Limit	Monthly Repayment	Status	Borrower
		\$	\$	\$	Close Retain Reduce	App 1 App 2
		\$	\$	\$	Close Retain Reduce	App 1 App 2
		\$	\$	\$	Close Retain Reduce	App 1 App 2
		\$	\$	\$	Close Retain Reduce	App 1 App 2
		\$	\$	\$	Close Retain Reduce	App 1 App 2

## OTHER LIABILITIES E.G. OVERDRAFT/CAR LEASE/CUSTOMER IS GUARANTOR FOR LOAN

Type	Name of Financial Institution	Overdraft Limit	Balance Owing / Limit	Status	Borrower
		\$	\$	Close Retain Reduce	App 1 App 2
		\$	\$	Close Retain Reduce	App 1 App 2

## 14 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 applicant 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	Currency	Applicant 1	Applicant 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		\$	\$
<b>Total</b>		\$	\$

Accommodation Expenses	Applicant 1		Applicant 2	
Rent/Board – Monthly	Currency	\$		\$
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:

## 15 Changes to Future Financial Circumstances

Are there any foreseeable circumstances that may affect your ability to make loan repayments, such as financial stress from existing commitments or expenses not detailed?

Yes No

Are you currently experiencing financial stress from any existing financial commitments? If Yes, please detail below: Yes No

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## 16 Exit Strategy

At what age is the applicant planning to retire?

Applicant 1

Applicant 2

Exit Strategy – Does the loan term reach any one of the applicant’s planned retirement age?

Yes      No

If “Yes”, please select from the available responses below:

Repayment of the loan prior to retirement

Recurring income from Superannuation

Income from other investments retirement

Customer planning to work past the statutory retirement age

Downsizing home

Superannuation lump sum following retirement

Savings

Sale of other assets

Co-applicants income

Other (Please specify):

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

## 17 Non-Coded Business Declaration

I/We declare that the credit to be provided to me/us by the credit provider in connection with this loan is to be applied wholly or predominantly for

- business purposes, or
- investment purposes other than investment residential property.

### Important Notice:

You should only sign this declaration if this loan is wholly or predominantly for:

- business purposes, or
- investment purposes other than investment in residential property.

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

If you declare that the loan has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the NCC, then the Lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the applicant(s).

Applicant 1 Signature

Name

Date

Applicant 2 Signature

Name

Date

## 18 Customer Settlement Details

### Solicitor/Settlement Agent/Builder/Conveyancer Details

Name of Firm

Contact Name

Street No & Name

Suburb/Town

State

Postcode

Phone

Fax

Email

Do you agree to Allstate Home Loans Pty Limited providing a copy of your loan approval letter and/or document to the settlement agent/solicitor/builder?

Yes No

## 19 Document Delivery

### Electronic Delivery of Loan and Security Documentation (if available)

Nomination and electronic delivery (please check applicable boxes)

By signing and providing your email on this form, you consent to us giving you notices, all loan and security documentation 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 email address for notices and other documents; (3) you may withdraw your consent to the giving of notices and other documents by email at anytime; (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: a) make all notices and other documents available for a period of time on a password protected section of our website for retrieval by you; or b) we will send you notices and other documents by email; (6) if the information is displayed on our website we will promptly send you an email notifying you that information is available for retrieval on our website and notify you of the nature of the information.

I direct for the loan and security documentation to be delivered by email to the address provided with this application to:

Myself, AND to my:

Solicitor

Broker (copy only)

## 20 Joint Nomination

Each borrower/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint borrower or guarantor and do not require notices and documents to be forwarded to each borrower or guarantor individually, please complete the nomination section below. (Note: Guarantors cannot nominate a borrower). By signing this nomination, you are giving up the right to be individually provided with information direct from the credit provider, (unless you are the person nominated). Any person who has signed this nomination can advise the credit provider, at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any changes of address. Joint applicants must reside at the same address.

Borrowers: 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.

Guarantors: 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.

### Applicant 1

Full Name (Please print)

Signature

Date

Email

### Applicant 2

Full Name (Please print)

Signature

Date

Email

### Guarantor 1

Full Name (Please print)

Signature

Date

Email

### Guarantor 1

Full Name (Please print)

Signature

Date

Email

## 21 Authority to Disclose Information to your Mortgage Broker

By signing this document you authorise Allstate Home Loans Pty Limited to provide the Mortgage Broker (if applicable) who referred your loan to us details of your loan account number, product type, loan amount, interest rate and any arrears position on that loan, whether the loan is funded or whether the loan is discharged.

Yes    No    N/A

### Applicant 1

Full Name (Please print)

Signature

Date

### Applicant 2

Full Name (Please print)

Signature

Date



## 22 Privacy Consent

By accepting this document, you consent to BC Securities Pty Limited ACN 609 155 688, Allstate Home Loans Pty Limited and their related bodies corporate (including other members of BC Investment Group Holdings Limited Company Registration Number MC-347321), affiliates and agents ('we/us/our') collecting, using, holding and disclosing personal and credit-related information about you.

**Personal information** includes any information that may identify you, such as your name, date of birth, address, the number and ages of your dependants, and employment information. If you use our website or mobile applications, we may collect information that relates to your location or activity, including IP address, use of third party sites, and other user information.

**Credit-related information** means both credit information and credit eligibility information:

- *Credit information* is information that includes:
  - your identity;
  - the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid;
  - repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement) and default information (including overdue payments);
  - payment information;
  - new arrangement information;
  - details of any serious credit infringements;
  - court proceedings information;
  - personal insolvency information; and
  - publicly available information.
- *Credit eligibility information* is credit reporting information supplied to us by a credit reporting body and any information that we derive from it.

We refer to personal information and credit-related information collectively as '**information**' in this document.

Our Privacy & Credit Reporting Policy contains more information about how we deal with your privacy. Our Privacy & Credit Reporting Policy is available at <https://www.bcinvest.co/privacy-policy> and <https://www.allstatehomeloans.com.au/privacy-policy/>.

If you do not consent to us collecting, using, holding and disclosing your information in accordance with this document, or do not provide us with your information, we may not be able to arrange credit for you or provide other services.

We may disclose your information to third parties, including credit reporting bodies, in a form that may enable those third parties to identify you. If we obtain a credit report about you, that information may be recorded and may affect your credit standing.

We may disclose your information to overseas entities that may not be subject to privacy laws or principles that are similar to those that apply in Australia. If you provide us with this consent, you acknowledge that you may not be able to seek redress for any breach of your privacy that occurs outside of Australia.

If you have any questions or concerns about how we handle your information, please contact us at (03) 9111 5533 or email to [feedback@bcinvest.co](mailto:feedback@bcinvest.co)

### How we handle your information

You agree to us collecting, using, storing and disclosing information about you. We can use your information to process your application for a product or services, to market products and services by us and by third parties, to verify your identity by using information held by a credit reporting body (**CRB**) and using other online resources, and to perform associated tasks. We can also use your information to comply with laws (for example, the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth)).

We may collect your information from you or from third parties.

We may from time to time collect sensitive information about you, including information about your health.

### Access to information and privacy and credit reporting policies

You may gain access to the information we hold about you or obtain a copy of our Privacy & Credit Reporting Policy at <https://www.bcinvest.co/privacy-policy> and <https://www.allstatehomeloans.com.au/privacy-policy/> or by contacting us on (03) 9111 5533. Our Privacy & Credit Reporting Policy and the privacy and credit reporting policies of the insurers and CRBs we deal with contain information about how you may access or seek correction of your information, how that information is managed, how to make a privacy-related complaint, and how that complaint will be dealt with.

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## Exchange information with CRBs

We may give information about you to, and receive information about you from, CRBs, including information about your credit worthiness. CRBs may include information about you and this application in reports provided to other lenders to assist them to assess your credit worthiness. We may inform CRBs if you default, fail to meet your repayment obligations, or commit a serious credit infringement. You can ask a CRB not to use a credit report about you for the purposes of pre-screening or direct marketing. You can also ask a CRB not to use or disclose credit reporting information about you if you have reasonable grounds to believe that you have been, or are likely to be, a victim of fraud.

The CRBs we may share information with are:

- Equifax Pty Limited – [www.equifax.com.au](http://www.equifax.com.au) – contact on 13 83 32; see privacy policy at <https://www.equifax.com.au/privacy>;
- Illion (Australia) Pty Limited – [www.illion.com.au](http://www.illion.com.au) – contact on 13 23 33; see privacy policy at <https://www.illion.com.au/privacy-policy>; and
- Experian Australia Credit Services Pty Limited – [www.experian.com.au](http://www.experian.com.au) – contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions>.

## Exchange information with other businesses

We may give or receive information about you to the following types of businesses, some of which may be located overseas:

- other financiers or credit providers;
- finance brokers, funders, mortgage managers, and other people who assist us to provide our products or services;
- any person who represents you, including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- industry bodies, government authorities, tribunals, and courts;
- investors, advisers, trustees, ratings agencies and other businesses assisting us with funding;
- any person where we are authorised or required to do so by law;
- businesses who provide us with services or systems;
- insurers, valuers, and debt collection agencies;
- persons who are, or are likely to be, co-borrowers with you or to guarantee your loan;
- any person to whom you expressly consent us to share information with;
- any of our related entities or associates;
- our agents, contractors or service providers that we engage to carry out our functions and activities;
- your referees and your employer;
- an organisation that assists us to identify, prevent or investigate any fraud, unlawful activity or misconduct (or suspected fraud, unlawful activity or misconduct);
- any person considering acquiring an interest in our business or assets; and
- associated businesses that may want to market products to you.

## Customer identification

We may disclose your name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) to verify your identity. That organisation will use this information to give us an assessment/report of whether or not the information we have matches information held by the organisation, and that may involve use of third party systems and services. If we use these methods and are unable to verify your identity in this way, we will let you know. We may also use information about your Australian passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate and any other identification documents to match those details with the relevant registries using third party systems and to record the results of that matching. This information may be transmitted to New Zealand.

If you do not consent to us disclosing your information in this way, we will verify your identity in another way, which may involve requiring you to provide various supporting identification documents (either original or certified copies).

## Insurers

We may obtain mortgage insurance in respect of your loan. We may disclose your information to the following insurers. Those insurers will hold, use and disclose your information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, and they may disclose your information in the same way we can.

- QBE Lenders Mortgage Insurance Limited – [www.qbe.com/lmi](http://www.qbe.com/lmi) – contact on 1300 367 764; see privacy policy at [www.qbe.com/lmi/about/governance/privacy-policy](http://www.qbe.com/lmi/about/governance/privacy-policy) and credit reporting policy at [www.qbe.com/lmi/about/governance/credit-reporting-policy](http://www.qbe.com/lmi/about/governance/credit-reporting-policy);
- Helia Insurance Pty Limited – [helia.com.au](http://helia.com.au) – contact on 1300 655 422; see privacy policy at [helia.com.au/privacy-policy](http://helia.com.au/privacy-policy) and credit reporting policy at [helia.com.au/credit-reporting-policy](http://helia.com.au/credit-reporting-policy); and
- First American Title Insurance Company of Australia Pty Limited – [www.firsttitle.com.au](http://www.firsttitle.com.au) – contact on 1300 362 178; see privacy policy at [www.firsttitle.com.au/contents/privacy-policy/](http://www.firsttitle.com.au/contents/privacy-policy/).

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**Overseas disclosure**

We, our insurers and the businesses we disclose your information to may disclose this information to businesses located overseas, such as in the Hong Kong China, the Philippines, Malaysia, Singapore, the United Kingdom, Romania and Mainland China.

Overseas entities may be required to disclose this information to relevant foreign authorities under a foreign law. While we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those that apply in Australia. Any information disclosed to an overseas entity may not have the same protection as under the Australian privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia. If we disclose your credit-related information to entities that are located overseas, we will take reasonable steps ensure that the overseas entity does not breach the Australian Privacy Principles in relation to your credit-related information.

**Acceptance**

By signing this document, I:

- consent to both the collection, use, holding and disclosure of my information as set out above; and
- confirm that I am authorised to provide any personal information provided to you and consent to the disclosure of my name, residential address and date of birth to a CRB or other organisation (including the document issuer or official records holder) for the purposes of electronically verifying my identity.

**Applicant 1**

Full Name (Please print)

Signature

Date

**Guarantor 1**

Full Name (Please print)

Signature

Date

**Applicant 2**

Full Name (Please print)

Signature

Date

**Guarantor 1**

Full Name (Please print)

Signature

Date

## 23 Application Declaration Authority & Acknowledgment

Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors?	Yes	No
Have you or your spouse ever been shareholders or officers of any private company of which a manager, receiver or liquidator has been appointed?	Yes	No
Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a director of?	Yes	No
Have you or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through mortgage sale proceeding?	Yes	No
Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference?	Yes	No
Have you disclosed to the person to whom this form is given all information that you are aware of that would be relevant to the making of recommendation by a questionnaire and declare that the information provided is true and correct on the date shown?	Yes	No
1. I/We have carefully considered my/our financial position, and have sought financial advice as I/We consider appropriate for the loan.		
2. I/We are aware of my/our financial objective(s) under my/our proposed loan with Allstate Home Loans Pty Limited.		
3. I/We are satisfied that I/We am able to meet the repayments on the proposed loan as well as all of my/our financial commitments without hardships.		
4. I/We have reviewed this document and confirm its accuracy, and acknowledge the consents & declarations.		
5. I/We are aware that if any false information or statements have been made in this application, I/We may be subject to:		
<ul style="list-style-type: none"> <li>• A penalty of imprisonment and/or fine</li> <li>• Requirement to pay the full loan amount immediately on demand.</li> </ul>		
6. I/We acknowledge that Allstate Home Loans Pty Limited is relying on this statement in considering whether or not to approve my/our loan application.		

To be signed by each Applicant and Guarantor (if applicable)

**Applicant 1**

Full Name (Please print)

Signature

Date

Email

**Guarantor 1**

Full Name (Please print)

Signature

Date

Email

**Applicant 2**

Full Name (Please print)

Signature

Date

Email

**Guarantor 2**

Full Name (Please print)

Signature

Date

Email

