

#### 4. Qantas Points

Your loan **may** entitle you to earn Qantas Points. If eligible, would you like to earn Qantas Points on your loan? ☐ Yes ☐ No

☐ Applicant 1 ☐ Applicant 2 Qantas Frequent Flyer number

You must be a Qantas Frequent Flyer to earn and redeem Qantas Points. A joining fee (\$99.50) usually applies, however, La Trobe Financial has arranged for this to be waived for new customers who join at [qantas.com/freejoinlatrobefinancial](https://qantas.com/freejoinlatrobefinancial). You must inform La Trobe Financial of your Qantas Frequent Flyer membership prior to formal approval of your application. Qantas Points are earned in accordance with and subject to terms and conditions available at [latrobefinancial.com.au/qantashomeloandisclaimers](https://latrobefinancial.com.au/qantashomeloandisclaimers). Terms, conditions, eligibility requirements and exclusions apply. This offer may be withdrawn, changed or removed at any time. Qantas Frequent Flyer Membership, and the earning and redemption of Qantas Points, are subject to the QFF Program Terms and Conditions [qantas.com/terms](https://qantas.com/terms).

#### 5. Addresses for Service of Notices and Consent to Electronic Communications

Please provide an email address AND a postal address for each borrower, for the purpose of service of notices and other documents. P.O. Box addresses are not acceptable.

APPLICANT OR GUARANTOR 1			APPLICANT OR GUARANTOR 2		
Email address			Email address		
Home address			Home address		
State	Postcode	Country	State	Postcode	Country

By signing this form on page 6, you consent to being given the loan documents and any notices, statements, documents and communications in connection with your loan by electronic means. By providing this consent, you acknowledge that:

- we might not give loan documents and any notices, statements, documents and communications to you in paper form in the future;
- we will send electronic communications to the email address(es) you have nominated above;
- you should check your email account regularly for communications from us and you must notify us immediately if there is any change to your email address.

Your consent to receiving electronic communications from us may be withdrawn at any time by contacting us on 13 80 10.

#### 6. Credit History

Are any of the applicants experiencing financial stress from existing commitments?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant made an application for hardship with their existing lender?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant ever been declared bankrupt or insolvent, or entered into any arrangement for the benefit of creditors?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant been refused credit in respect to this loan previously?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant had any court judgments entered against them?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant defaulted on any previous loans?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has any applicant been a shareholder or an officer of a company which has had an administrator or liquidator appointed, or a receiver or manager appointed over its assets, or have there been any court judgments against the company?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you or any close business relations, associates or family members politically exposed persons (e.g. Head of State, senior politician, senior government officials (including local governments), judicial or military officials, seniors executives of state owned corporations, or senior political party officials)?	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you have answered yes to any of these questions, please provide details below:

8. General

By signing and initialling this form, you agree that:

- the information provided by you is true and correct in every particular;
- we may obtain a valuation of the security property at your expense if instructed to do so;
- if we provide the credit requested in this application you will execute the mortgages that we require over the properties offered as security;
- we and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided by you;
- we are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property; and
- La Trobe Financial in making its credit decision, is relying on the information that you provided in this application. Please make sure that the information is correct. Obtaining finance by deception, fraud or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment.

9. Signatures

Signature of applicant/guarantor/director	Date
Full name	
Signature of applicant/guarantor/director	Date
Full name	
Signature of applicant/guarantor/director	Date
Full name	
Signature of applicant/guarantor/director	Date
Full name	

Signed for and on behalf of a corporate applicant – please affix company seal if necessary.