

Loan Application



Broker Use Only

Aggregator: Broker	<input type="text"/>	Broker Number:	<input type="text"/>
Company: Broker	<input type="text"/>	<input type="checkbox"/> ACL No. or <input type="checkbox"/> CRN No.	<input type="text"/>
Name: Broker	<input type="text"/>	<input type="checkbox"/> ACL No. or <input type="checkbox"/> CRN No.	<input type="text"/>
Mobile Phone:	<input type="text"/>	Broker Email:	<input type="text"/>

Application Checklist - General Guide for All Loans - refer to specific Lender requirements

<input type="checkbox"/> Completed & signed application form	<input type="checkbox"/> Rental management statement or lease agreement	<input type="checkbox"/> Application Fee attached or complete authority below
<input type="checkbox"/> Copies of 100 Point ID (e.g. passport & D.L.)*	<input type="checkbox"/> Rates notice	<input type="checkbox"/> Genuine savings history or non genuine deposit evidence of funds to complete**
<input type="checkbox"/> Loan statements last 6 months (refinance & 12 months for specialist)	<input type="checkbox"/> Contract of purchase (if applicable)	<input type="checkbox"/> Last issued statement on all mortgage facilities not being refinanced below
<input type="checkbox"/> Other refinance statements (6 months P/L and 3 months C/C)	<input type="checkbox"/> Building & contract, plans specifications (if applicable)	<input type="checkbox"/> Last 1 months bank statements below
<input type="checkbox"/> Completed serviceability worksheet attached (must be included with supporting docs)	<input type="checkbox"/> Minimum 3 months statements showing income deposits, and main transactional account	

*ID needs to be verified as per lender requirements. Should be covered in fact sheet. Eg IDyou, IDverse, Certified by JP or ComDec

**please refer to the relevant product fact sheet for specific requirements

Standard

PAYG	SELF EMPLOYED
<input type="checkbox"/> 2 most recent payslips	<input type="checkbox"/> Last 2 years tax assessment notices
<input type="checkbox"/> Letter of employment (No older than 30 days)	<input type="checkbox"/> Last 2 years personal returns
<input type="checkbox"/> Group Certificate or tax assessment notice with full tax return	<input type="checkbox"/> Last 2 years business returns and financial statements

Self-Employed

<input type="checkbox"/> Self Employed Declaration	<input type="checkbox"/> Most recent 3 months statements (all existing loan facilities)	<input type="checkbox"/> Business Banking Statements
<input type="checkbox"/> Valid ABN	<input type="checkbox"/> Accountants Declaration	<input type="checkbox"/> Last 2 ATO lodged BAS*
<input type="checkbox"/> GST Registration	*please refer to the relevant product fact sheet for specific requirements	

Specialist

PAYG	SELF EMPLOYED	
<input type="checkbox"/> 2 most recent payslips and/or letter of employment	<input type="checkbox"/> Self Employed Declaration	<input type="checkbox"/> Business Banking Statements* or Last 2 ATO lodged BAS*
<input type="checkbox"/> Group Certificate or tax assessment notice with full tax return	<input type="checkbox"/> GST Registration (if applicable)	<input type="checkbox"/> ABN Search
<input type="checkbox"/> Rental management statement or lease	<input type="checkbox"/> Accountants Declaration	*please refer to the relevant product fact sheet for specific requirements

Valuation Fees

Please complete Allstate Valuation Request Form

<input type="checkbox"/> Direct Deposit - Allstate HomeLoans Pty Ltd BSB: 084 004 Account Number: 6218 27676
<input type="checkbox"/> Credit Card Payment

Failure to provide Lender mandatory Supporting Documents may causedelays with application assessment.

1 (a) : Summary of Preliminary Assessment

PURPOSE OF SEEKING CREDIT OR REMAINING IN EXISTING CREDIT CONTRACT:

What is the purpose of the proposed loan? All purposes to be listed.
e.g. purchase, Refinance, Debt Consolidation, Cash out, other.

CREDIT SOUGHT

Amount: Term

REFINANCING OR CONSOLIDATING DEBTS:

Refinance Reasons:

- ☐ Repayment reduction ☐ Rate reduction ☐ Consolidate finance ☐ Other Please specify reason
- ☐ Product features ☐ Quality of service ☐ Convenience/flexibility

If refinancing or consolidating debts, please provide details of the debts being refinanced or consolidated and the resulting benefit for the customer.

SECURITY PROPERTY:

Do you intend to sell the current property offered as security within the next 1-3 years?

☐ Yes ☐ No

COSTS AND RISKS OF PRODUCT FEATURES BEING SOUGHT:

Disclose any significant costs and / or risks associated with the features being sought
e.g. costs of refinancing break costs, fees for credit assistance services

REQUIREMENTS & OBJECTIVES

Objectives

Outline your objectives e.g. a low interest rate loan so we can pay the loan off

Refinance/consolidation costs/risks

Requirements

Select ALL of the customer requirements from the following options:

- ☐ Principal and interest
☐ Interest only because we want to reduce repayments for XXX years
☐ Interest only because this is an investment property and we want to use our cash to reduce other non-tax deductible loans first
☐ Line of credit
☐ Construction loan with progress payments
☐ Interest capitalisation (eg bridging loan and reverse mortgage)
☐ Ability to make additional payments
☐ Ability to 'switch' from fixed to variable (without having to refinance the loan)
☐ Electronic banking (internet, mobile device)
☐ Redraw because we expect to have extra cash from time to time
☐ Offset because we want to use our loan as one of our primary transaction accounts
☐ Credit card/debit card
☐ No monthly or annual fees
☐ Restructure mortgage portfolio
☐ Debt consolidation
☐ Interest in advance
☐ No specific requirement
☐ Reduce overall commitments
☐ A low interest rate loan so we can repay the loan faster
☐ Lower repayments by having a longer loan term (which over time will incur more interest because the loan is being repaid more slowly)

Please tick one or more of the following, the reason for selecting an i/o product & provide a brief explanation:

- ☐ To accommodate a temporary reduction in income
☐ To accommodate anticipated non-recurring and/or large expense items
☐ Variable or unpredictable income
☐ To maximise cash flow
☐ To create funds for investment purposes
☐ Principal reductions in an offset facility
☐ Taxation, Financial or Accounting reasons
☐ Plan to convert to "investment" property in future.
☐ Other reason and/or additional detail to expand on option(s) selected above

Purchase costs/risks

FORESEEABLE CHANGE IN CIRCUMSTANCE

Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

☐ Yes ☐ No

RECOMMENDED PRODUCT & DECLARATION

Loan Product:

Loan Amount:

Interest Rate:

Term

How does the product meet the customer's objectives and requirements and what are the resulting benefits?

1 (b) : Vulnerable Applicant

Vulnerable applicants include those identified to be experiencing any of the following:

- English language difficulties;
- Age related impairment;
- Cognitive impairment;
- Poor financial literacy;
- Elder abuse;
- Family or domestic violence;
- Mental illness;
- Serious medical illness; or
- Any other personal or financial circumstances causing significant detriment (for example, addiction).

Extra care must be taken when assessing loans from applicant(s) or guarantor(s) identified as vulnerable. This includes (but is not limited to):

- Where appropriate, the applicant must be offered the service of an interpreter, or the ability to be accompanied by family or friend, who is not a co-borrower or co-guarantor to the loan, to the initial interview to translate or explain the interview/product/contract to them;
- Brokers must advise the applicant(s) to seek independent legal and financial advice to ensure they understand the transaction to which they are committing.

If there is any doubt that the applicant(s) understands their obligation or is uncertain, then the application must not proceed. All discussions must be documented in the application comments/file notes.

Question

Answer

1. Did you see both applicants together when interviewing them?
2. Were both applicants willing participants in the interview?
3. Did you get the sense that they both understood the scenario that you were explaining and that they were comfortable with this?
4. Did the applicant understand the difference between a co-borrower and a guarantor?
5. Did the applicant advise you why they were happy to be a co-borrower?
6. What was the reason given to be a co-borrower?
7. Did you sense any signs of financial abuse?

1 (c) : Co-Borrower Declaration

For each loan purpose within the application, please use the Substantial Benefit Assessment Guide to determine if the application passes the co-borrower requirements within the Banking Code of Practice.

Will the applicant receive an equal or greater use of the loan funds for the whole application? ☐ Yes ☐ No

1 (d) : Retirement and Exit Strategy

1. At what age is the applicant planning to retire? Applicant 1: Applicant 2:

2. Will the applicant reach their planned retirement age during the term of the loan? ☐ Yes ☐ No

If yes, how would the applicant/s propose to repay the loan?

- | | | |
|--|---|--|
| <input type="checkbox"/> Repayment of loan prior to retirement | <input type="checkbox"/> Downsizing of home | <input type="checkbox"/> Sale of Other Assets |
| <input type="checkbox"/> Recurring income from Superannuation | <input type="checkbox"/> Superannuation lump sum following retirement | <input type="checkbox"/> Income from other investments retirement |
| <input type="checkbox"/> Savings | <input type="checkbox"/> Co-Applicants income | <input type="checkbox"/> Customer planning to work past the statutory retirement age |
| <input type="checkbox"/> Other | | |

If "other" please provide commentary (for example, if planning to reduce expenses, how and by how much?):

--

1 (e) : Summary of Preliminary Assessment

PURPOSE OF SEEKING CREDIT OR REMAINING IN EXISTING CREDIT CONTRACT:

OTHER LOAN DETAILS

I/We confirm that:

- a. The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
- b. I collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all documents sent to the funder are held by me/us. I/We will retain these documents and will make them available to the funder if requested. I/We are aware this application will be audited by the funder.
- c. 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.
- d. The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications.
- ☐ Yes ☐ No If no please provide details:
- e. For interest only term loans and line of credit:
- The interest only period aligns with the applicant/s requirements.
 - 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.
- f. The applicant/s is not disadvantaged by any conflict of interest in relation to incentives or commissions that I may receive for writing this loan.
- g. I have ensured the applicant/s understands the above risk and wishes to proceed
- h. No conflicts 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)*

☐ No conflicts of interest are identified ☐ Conflict of interest identified, but it does not disadvantage the applicant. Details below

NOTE: The Credit Assistance Provider has assessed this particular credit contract is NOT UNSUITABLE for you if made within the period covered by the assessment.

BROKER

Name:

Address:

Signature:

Date:

FIRST APPLICANT

Name:

Signature:

Date:

SECOND APPLICANT

Name:

Signature:

Date:

2 (a) : Loan Application

PERSONAL PARTICULARS TO BE COMPLETED BY ALL INDIVIDUAL BORROWERS OR GUARANTORS

Applicant 1

☐ Borrower ☐ Guarantor

Title: Mr/Mrs/Ms Surname:

First Names: Other Names: Preferred Name:

Marital Status: No. of Dependents: Age of Dependents:

Drivers Licence No. Date of Birth: Email: *(required for internet banking)*

☐ Aust. Citizen ☐ Perm-res ☐ Temp-Res
☐ Non-Resident

If Permanent or Temporary Resident, Visa Sub Class:

Expiry date: /

Country of Citizenship:

Are you a US citizen or resident for tax purposes? ☐ Yes ☐ No

Mobile: Telephone - BH: AH:

Credit Score (if known):

EMPLOYMENT

Employer: Employer Phone:

Employer Address:

Employment Type: Occupation:

(FT, PT, Casual, Self Employed, Other)

Period of Employment: Probation: ☐ Yes ☐ No

(If less than 3 years, please provide previous employment)

Previous Employer:

Previous Occupation: Period

ADDRESS

Present Address:

Suburb: State: Postcode:

Period at Address: Is address to remain unchanged after settlement? ☐ Yes ☐ No

Current Living Situation:
☐ Own outright ☐ Rent / Board ☐ Living with parents
☐ Under mortgage Other

Previous Address: *(If less than 3 years, please provide previous address)*

Suburb: State: Postcode:

Period at Previous Address: Permanent Australian Resident Status ☐ Yes ☐ No

Mailing Address if different from above:

Applicant 2

☐ Borrower ☐ Guarantor

Title: Mr/Mrs/Ms Surname:

First Names: Other Names: Preferred Name:

Marital Status: No. of Dependents: Age of Dependents:

Drivers Licence No. Date of Birth: Email: *(required for internet banking)*

☐ Aust. Citizen ☐ Perm-res ☐ Temp-Res
☐ Non-Resident

If Permanent or Temporary Resident, Visa Sub Class:

Expiry date: /

Country of Citizenship:

Are you a US citizen or resident for tax purposes? ☐ Yes ☐ No

Mobile: Telephone - BH: AH:

Credit Score (if known):

EMPLOYMENT

Employer: Employer Phone:

Employer Address:

Employment Type: Occupation:

(FT, PT, Casual, Self Employed, Other)

Period of Employment: Probation: ☐ Yes ☐ No

(If less than 3 years, please provide previous employment)

Previous Employer:

Previous Occupation: Period

ADDRESS

Present Address:

Suburb: State: Postcode:

Period at Address: Is address to remain unchanged after settlement? ☐ Yes ☐ No

Current Living Situation:
☐ Own outright ☐ Rent / Board ☐ Living with parents
☐ Under mortgage Other

Previous Address: *(If less than 3 years, please provide previous address)*

Suburb: State: Postcode:

Period at Previous Address: Permanent Australian Resident Status ☐ Yes ☐ No

Mailing Address if different from above:

2 (a) : Loan Application (cont.)

Nearest relative (not living with you)

Name Relationship

Present Address:

Suburb: State: Postcode:

Mobile: Telephone - BH: AH:

Applicant's Mothers Maiden Name: Spouses Full Name:

Nearest relative (not living with you)

Name Relationship

Present Address:

Suburb: State: Postcode:

Mobile: Telephone - BH: AH:

Applicant's Mothers Maiden Name: Spouses Full Name:

2 (b) : Corporate Borrowers to Be Completed by All Corporate Borrowers

Name of
Company / Trust 1 :

(Company)

☐ Borrower ☐ Guarantor

(Trust)

Name of
Company / Trust 2 :

(Company)

☐ Borrower ☐ Guarantor

(Trust)

Name of
Company / Trust 3 :

(Company)

☐ Borrower ☐ Guarantor

(Trust)

Name of Directors 1. 2. 3. 4.

Name of Shareholders 1. 2. 3. 4.

Trading Address Suburb State Postcode

Registered Address Suburb State Postcode

ABN: Date of Incorporation Phone

ACN: Date of Incorporation

Principal Activity:

Full Name of Beneficiaries 1. 2. 3. 4.

Director holds <25%
of shares in company ☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

☐ Yes ☐ No

ACCOUNTANT DETAILS

Contact Name Name of Accountancy Firm

Phone Mobile

Email

3 : Products & Security Property Details

FUNDER: ☐ CABERNET ☐ GOLD ☐ NAVY ☐ OCEAN ☐ PLATINUM ☐ PURPLE ☐ RED

Product Name ☐ Term Loan ☐ AltDoc ☐ Specialist ☐ 100% Offset

Loan Amount ☐ Owner/Occupied ☐ Investment

Split Loan 1

Purpose ☐ Purchase ☐ Construction ☐ Refinance ☐ FASTRefi ☐ Increase ☐ Cash Out ☐ Equity Release

Facility Required Term ☐ Principal & interest ☐ Interest Only Years

Indicative Interest Rate % ☐ Variable ☐ Fixed For Years

Security Property ☐ Property No. 1 ☐ Property No. 2 ☐ Property No. 3 ☐ Property No. 4

Security Type ☐ Residential ☐ Commercial

LMI ☐ Capitalise LMI or Risk Fee ☐ Client Pays LMI ☐ No LMI ☐ Funder Pays LMI or Risk Fee

Specify full purpose and amount

Split Loan 2

Product Name ☐ Term Loan ☐ AltDoc ☐ Specialist ☐ 100% Offset

Loan Amount ☐ Owner/Occupied ☐ Investment

Purpose ☐ Purchase ☐ Construction ☐ Refinance ☐ FASTRefi ☐ Increase ☐ Cash Out

Facility Required Term ☐ Principal & interest ☐ Interest Only Years

Indicative Interest Rate % ☐ Variable ☐ Fixed For Years

Security Property ☐ Property No. 1 ☐ Property No. 2 ☐ Property No. 3 ☐ Property No. 4

LMI ☐ Capitalise LMI or Risk Fee ☐ Client Pays LMI ☐ No LMI ☐ Funder Pays LMI or Risk Fee

Specify full purpose and amount

Split Loan 3

Product Name ☐ Term Loan ☐ AltDoc ☐ Specialist ☐ 100% Offset

Loan Amount ☐ Owner/Occupied ☐ Investment

Purpose ☐ Purchase ☐ Construction ☐ Refinance ☐ FASTRefi ☐ Increase ☐ Cash Out

Facility Required Term ☐ Principal & interest ☐ Interest Only Years

Indicative Interest Rate % ☐ Variable ☐ Fixed For Years

Security Property ☐ Property No. 1 ☐ Property No. 2 ☐ Property No. 3 ☐ Property No. 4

LMI ☐ Capitalise LMI or Risk Fee ☐ Client Pays LMI ☐ No LMI ☐ Funder Pays LMI or Risk Fee

Specify full purpose and amount

4 : Security Property Details

SECURITY PROPERTY DETAILS No.1

☐ Owner/Occupied ☐ Investment

Type ☐ House ☐ Unit ☐ Land ☐ Commercial
☐ Townhouse ☐ Duplex ☐ Rural Res ☐ Vacant Security

Zoning

☐ Purchase ☐ Refinance

Finance Date Settlement Date

Name of Title Holder/s
(After Settlement)

Address of Property

Suburb

State Postcode

Est. Value/
Purchase Price Gross Rent

CONTACT DETAILS FOR VALUATION

Contact Name

☐ Owner ☐ Tenant ☐ Real Estate Agent ☐ Other

Phone Mobile

Email

CONTACT DETAILS FOR SOLICITOR/CONVEYANCER

Firm

Contact

Email

Phone

SECURITY PROPERTY DETAILS No.2

☐ Owner/Occupied ☐ Investment

Type ☐ House ☐ Unit ☐ Land ☐ Commercial
☐ Townhouse ☐ Duplex ☐ Rural Res ☐ Vacant Security

Zoning

☐ Purchase ☐ Refinance

Finance Date Settlement Date

Name of Title Holder/s
(After Settlement)

Address of Property

Suburb

State Postcode

Est. Value/
Purchase Price Gross Rent

CONTACT DETAILS FOR VALUATION

Contact Name

☐ Owner ☐ Tenant ☐ Real Estate Agent ☐ Other

Phone Mobile

Email

CONTACT DETAILS FOR SOLICITOR/CONVEYANCER

Firm

Contact

Email

Phone

Shares / Investments in Funds Position

INCOME CALCULATION

Gross Annual:

Salary 1

Less salary sacrifice

Salary 2

Less salary sacrifice

Self Emp. - Year 1

Self Emp. - Year 2

Self Emp. - Year 3

Other 1 - Detail

Other 2 - Detail

Rental 1

Rental 2

Rental 3

Total Income

FUNDS POSITION

Funds Required To Complete Transaction:

Purchase Property

Refinance Amount

Debt Consolidation

Investment Property
Purchase
(Provide details if any extra
debt to be incurred)

Share or Mngd Fund
Investment

Land Purchase

Construction

Renovation

Other (Details)

Total Costs

Total Funds Required

FUNDING SOURCED BY:

Total Loan
Amount Sought

Sales Proceeds

Deposit Paid:

Savings: 6 Mths
Statements

Sales of Shares /
Investments

First Home
Owners Grant:

Gift (Stat Dec.)

Other Finance

Total Funds Available:

*Total Funds Available should exceed total funds required.

5 : Statement of Position

ASSETS

(Not including new property)

	Value		Value
Home - Address:		Superannuation:	
		Cash / Savings:	
Other Property - Address:		Deposit Paid	
		Shares, Bonds, etc:	
Other Property - Address:		Furniture	
		Value of Business	
Other Property - Address:		Overseas Assets	
		Other Assets:	
Cars:		Other Assets:	
Caravan / Boat / Motor Bike:		Total Assets:	

LIABILITIES

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

Signature Applicant Name: Date:

6 : Living Expenses

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

Household 1	Household 2
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
17	17
18	18
19	19
20	20
21	21
22	22
23	23
24	24
25	25
26	26
27	27
28	28
29	29
30	30
31	31
32	32
33	33
34	34
35	35
36	36
37	37
38	38
39	39
40	40
41	41
42	42
43	43
44	44
45	45
46	46
47	47
48	48
49	49
50	50
51	51
52	52
53	53
54	54
55	55
56	56
57	57
58	58
59	59
60	60
61	61
62	62
63	63
64	64
65	65
66	66
67	67
68	68
69	69
70	70
71	71
72	72
73	73
74	74
75	75
76	76
77	77
78	78
79	79
80	80
81	81
82	82
83	83
84	84
85	85
86	86
87	87
88	88
89	89
90	90
91	91
92	92
93	93
94	94
95	95
96	96
97	97
98	98
99	99
100	100

Primary Residence Property Costs

Includes utilities - electricity, gas water, sewerage, rates, maintenance and furnishings, household tool, lighting and appliances, pool chemicals and home and contents insurance. Excludes body corporate fees, strata fees and land tax.

Investment property costs

Includes utilities- electricity, gas water, sewerage, rates, maintenance and furnishings, household tool, lighting and appliances, pool chemicals and landlords insurance and body corporate fees, strata fees, management fees and land tax.

Groceries

Typical supermarket shop for groceries including food and toiletries.

Clothing and personal care

Clothing, footwear, Buy Now/Pay Later purchases, cosmetics and hairdressing.

Transport

Public transport, motor vehicle running costs including fuel, servicing, parking, tolls, non-holiday domestic airfares (excluding motor vehicle insurance which is categorised under insurance).

Medical and health

Medical and health costs including doctor, dental, optical and pharmaceutical hospital charges, nursing home charges etc (excluding health insurance which is categorised under insurance).

Public or Government Primary and Secondary Education

Includes books and uniforms, sports fees including compulsory kindergarten/reception/pre-primary/prep

Private Schooling and Tuition

Private Tuition fees, school fees and sports fees for private schooling, includes independent and Catholic schools including compulsory kindergarten/reception/pre-primary/prep.

Childcare

Childcare including nannies and non-compulsory pre-school.

Higher Education, Vocational Training and Professional Fees

Higher education and vocational training fees (including TAFE, Business College drama, music and dance). Excluding HECs, and professional fees, union dues, professional association subscriptions, legal, accountant and tax agent fees.

General Basic Insurance

Includes ambulance, are (not recreation vehicles) travel and personal belongings insurance. Excludes property (H&C), health, sickness and personal accident, life, income protection and pet Insurance.

Sickness and Personal Accident Insurance, Life Insurance

Sickness and personal accident insurance, Life Insurance.

Health Insurance

Health Insurance including hospital, medical and dental insurance (excludes separate ambulance insurance).

Recreation & Entertainment

Including alcohol, tobacco, gambling, meals in restaurants, fast food takeaway including coffee. Purchase, hire and repair of recreational belongs including electronics, computers games consoles AV equipment and cameras. Toys, hobbies arts, crafts sports camping, fishing and recreational musical equipment, accessories and lessons. Gym and health fitness membership fees. Domestic holidays (fairs, fuel and accommodation) Recreational gambling including lottery type games, scratch cards, poker machines, club and casino gaming and sports.

Telephone, Internet, Pay TV Media Streaming

Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).

Pet Care

Pet food, grooming, minding services, care products, health products, veterinarian.

Health Insurance

Health Insurance including hospital, medical and dental insurance (excludes separate ambulance insurance).

Body Corporate Fees, Strata Fees and Land Tax on Owner Occupied Principal Place of Residence

Excludes investment properties, secondary residences and properties maintained for other purposes such as holiday properties or residences maintained for parents or children.

Secondary Residence Running Costs

Secondary Residence Running Costs
Costs associated with any secondary residence, either rented or owned for non-investment purposes, such as holiday property that is not rented to generate income, or that family members (parents or children) are allowed to live in rent free. Includes Body Corp, strata fees, land tax, management fees, rates, water sewerage, repairs and maintenance, utilities electricity, gas water, sewerage, rates, maintenance and furnishings, household tool, lighting and appliances, pool chemicals and home and contents insurance.

Other Living Expenses

Other Living Expenses
Other ongoing or recurring items not included with the other categories.

Total Living Expenses

Signature: _____ Applicant Name: _____ Date: _____

Signature: _____ Applicant Name: _____ Date: _____

SIGNING AN INCORRECT, MISLEADING OR BLANK DECLARATION MAY CONSTITUTE AN OFFENCE

- The declarant/s is/are required to sign any/all alterations made on this form.
- A separate Lender specific Self-Employed Income Declaration may be required (for Altdoc applications)
- ** Supplementary Income Source in the form of Parenting Allowance for dependents under the age of 13 is acceptable provided you have a primary income type of PAYG or Self Employed.
- If you present documentation (which is satisfactory to the Lender) at a later stage in order to verify income, it will be compared with the gross/net income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for conversion to a fully verified home loan. Any rate change will be at the Lender's discretion and subject to the facility being conducted within the loan Terms and Conditions.
- A Statutory Declaration may be required (e.g. gifted funds, Cash out purposes for Altdoc applications). If you intentionally make a false statement in a statutory declaration, you could be charged with an offence and, if convicted, you could be fined or jailed, or both - Refer to: <https://www.ag.gov.au/legal-system/statutory-declarations>. Please note that there are different forms in different states.
- If applying for an Altdoc loan using an Accountants Declaration, the income disclosed on the Accountant's Declaration must be exactly the same as the Self Certification Declaration from the borrower/s.

Phone: 1800 101 368 • **Email:** newapps@allstatehomeloans.com.au • **Website:** www.allstatehomeloans.com.au

Postal: PO Box 3553 Loganholme QLD 4129

This form will be emailed to:
newapps@allstatehomeloans.com.au

7 (a) : Applicant Declaration

I/We understand the terms, conditions and instructions given on this application form. I/We declare that all the information given in this application is true and correct and will remain so unless notified otherwise in writing. I/We further respond to the following question from the lender:

Yes ☐ No ☐

I/We confirm that I/we are currently meeting our existing financial commitments without financial hardship:

☐ ☐

1. Have you or the co-applicant ever had a judgement entered against you, ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors or entered into a scheme arrangement with your creditors?

☐ ☐

If yes, please provide details (including bankruptcy discharge date):

2. Have you or the co-applicant ever been shareholders or officers of any company of which a manager or receiver and/or liquidator has been appointed?

☐ ☐

3. Have you or the co-applicant or any company with which you were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through a mortgagee sale?

☐ ☐

4. Is there any unsatisfied judgement entered in any courts against you, the co-applicant or any company of which you or the co-applicant are or were a shareholder or officer?

☐ ☐

5. Has any part of the deposit or the balance due above this loan been obtained from borrowings?

☐ ☐

6. Has any application in respect of this loan been submitted by you or any other person to any other lender?

☐ ☐

Specify Lender

7. Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years?

☐ ☐

8. Are you a Guarantor for any other loan?

☐ ☐

9. Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses in the next 5 years? If yes, advise how you intend to meet future repayments.

☐ ☐

10. Have you or the co-applicant had any difficulties in meeting your debt commitments in the past 2 years?

☐ ☐

The undersigned hereby applies for the loan described herein and to be secured by a mortgage on the property described herein, the undersigned hereby confirms that if the application has been completed by any other person, it was done on their authority and that they have read all the details inserted and represent that all statements made in this application are true and made for the purpose of obtaining the loan. The undersigned also confirms that they have not been induced to make this application for a loan due to any representation being made to me by the Lender, its agents or associates, that they would receive any rebate commission or benefit in return for otherwise assisting the Lender to make its loans available to others. Verification may be obtained from any source named herein.

The undersigned agrees to support this application with a valuation of the subject property by a qualified valuer selected by the Lender and/or its Credit Providers and/or Mortgage Insurers at the expense of the undersigned and without implied obligation on the part of the Lender and/or its Credit Providers and/ or its Mortgage Insurers.

I/We understand and agree that any valuation obtained is for use by the lender, and that I/We must make my/our own enquiries in relation to the value and suitability of the property. The undersigned further agrees to pay all necessary expenses, including legal costs, incurred in obtaining this loan. It is agreed that by accepting this application the Lender and/or its Credit Providers and/or its Mortgage Insurers are not obliged to grant a loan. We note that the mortgage property will require general insurance coverage against hazards at least equal to the value of the property improvements. Such insurer will be acceptable to the Lender, its Credit Providers and Mortgage Insurers, who have sole discretion of rejection without grounds. The undersigned's Solicitor or agent is authorised to accept notice on behalf of the undersigned.

I/We declare that I/We, the undersigned, am/are over the age of 18 at the time of execution of this application. I/We acknowledge that initial and ongoing fees may be paid by the Lender, its Credit Providers and Insurers to any party for loan processing on our behalf. I/We the undersigned authorise the Lender to make any inquiries in relation to this application the Lender considers necessary. I/We the undersigned further acknowledge that any adviser, broker, agent or other person who introduces the Borrower to the Lender is not an agent of the Lender and does not have the authority to bind the Lender or to vary the terms of the loan.

7 (b) : Loan Purpose Checklist

Politically Exposed Person (PEP)

A Politically Exposed Person (PEP) is an individual, immediate family member or close associate of an individual who holds, or has held, a prominent public position (either domestically or Internationally) in a government body or international organisation. For example, heads of State or head of a country or government, government minister or equivalent senior politician, judicial or high ranking military officials, senior foreign representatives or Directors, Chief Executive Officer or Chief Financial Officer or a position with comparable influence, in an international organisation.

APPLICANT 1

Does the applicant believe they are, or have previously been, a Politically Exposed Person?

☐ Yes ☐ No

The applicant understands they must inform us as soon as practicable in the event they believe their Politically Exposed Person status has changed.

☐ Yes ☐ No

APPLICANT 2

Does the applicant believe they are, or have previously been, a Politically Exposed Person?

☐ Yes ☐ No

The applicant understands they must inform us as soon as practicable in the event they believe their Politically Exposed Person status has changed.

☐ Yes ☐ No

LOAN PURPOSE CHECKLIST

It is possible that your proposed loan may be regulated by the National Credit Code. The National Credit Code applies where:

- credit is approved under a contract;
- the borrower (debtor/mortgagor) is an individual (i.e. natural person) or strata corporation ordinarily resident in Australia and/or its territories; and
- the credit is provided or intended to be provided wholly or predominantly : (i) for personal, domestic or household purposes; or (ii) to purchase, renovate or improve residential property for investment purposes; or (iii) to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes.

PART A

- Are any of the borrowers natural Persons as described above? ☐ Yes ☐ No
- Are any of the borrowers a corporation? ☐ Yes ☐ No
- Are any of the borrowers a strata corporation (i.e. corporation incorporated under strata legislation, or whose issued shares confer a right to occupy land for residential purposes?) ☐ Yes ☐ No

PART B

Specify purpose: Amount: Code ☐ NonCode ☐

Specify purpose: Amount: Code ☐ NonCode ☐

Specify purpose: Amount: Code ☐ NonCode ☐

PART C

Is the loan a Code loan? ☐ Yes ☐ No

It is a Code loan where, in Part B, the total for Code is greater than the total for non-Code. All amounts sought for a corporation borrower (other than a strata corporation) count as non-Code. If you believe the proposed loan is NOT a Code loan, then you must complete the Declaration as to Purpose of Credit on Page 11.

Important Notice: If you declare that the credit to be provided by the credit provider is to be applied for wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property

But the lenders subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and/or arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower/s.

Signature Applicant Name: Date:

Signature Applicant Name: Date:

8 : Declaration as to Purpose of Credit

*Please Read Carefully

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property

Please cross applicable box ☐ Acc1/Split 1 ☐ Acc1/Split 2 ☐ Acc1/Split 3 ☐ Acc1/Split 4

IMPORTANT

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.

Signature Applicant Name: Date:

Signature Applicant Name: Date:

This declaration must be signed by all Borrowers for it to be effective.

Joint Nomination Form

This form may be signed by joint borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan (so that they don't have to each receive their own copy of any notices and other documents).

PLEASE NOTE: each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document under the National Credit Code.

PLEASE NOTE: by signing this nomination form, you give up the right to be provided with information direct from the lender, and nominate one of you to receive this information.

Nomination:

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

Please only sign below if you each reside at the same address and each wish to nominate one of you. Only a person who is a borrower may be the person nominated.

PLEASE NOTE: any Borrower who has signed this form can advise the lender at any time in writing that they wish to cancel their nomination.

Following any cancellation, the lender will from then on provide each joint Borrower with their own separate copy of any notice or other document under the National Credit Code.

The lender may charge an additional service fee for documents or notices that must be sent separately to individual borrowers. The notices and documents are to be sent to the following mailing address:

Address:

Suburb: State: Postcode:

Signature Applicant Name: Date:

Signature Applicant Name: Date:

Document Delivery

Electronic Delivery of Loan and Security Documentation (if available)

Nomination and electronic delivery (please check applicable boxes)

By providing an email address in this application and signing this document, you consent to being given loan documents and any notices, statements, disclosures and other documents and communications in connection with your loan by electronic means. By giving this consent, you acknowledge that: (1) we may not give loan documents and any documents and communications to you in paper form in the future; (2) you should regularly check your nominated email address for documents and communications from us; (3) this consent to electronic communications given by you may be withdrawn at any time; (4) you have facilities to enable you to print documents and communications that we send to you electronically if you desire; (5) we will send electronic communications to the email address for service you have nominated in this application; (6) if we give you documents or communications by making them available on a website or electronic document retrieval system, we will send you a notification that the document or communication is available for retrieval on that a website or electronic document retrieval system.

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)

9 : Privacy Notice & Consent

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

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

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

PRIVACY NOTICE

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

ORGANISATIONS THAT COLLECT INFORMATION ABOUT YOU

This privacy notice and consent covers the following organisations that may collect information about you relating to the application or your loan or a guarantee of the loan are listed in the Schedule

Each of those organisations is described below separately as "we" and "us". The LMI insurers and the title insurer are described together below as "insurers".

HOW INFORMATION IS COLLECTED FROM YOU

We will collect information about you from you directly whenever we can. Most information will be collected from the application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in the application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the credit provider for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

HOW INFORMATION IS COLLECTED FROM OTHER SOURCES

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

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

WHEN THE LAW AUTHORISES/REQUIRES COLLECTION OF INFORMATION

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

HOW YOUR INFORMATION MAY BE USED

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

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

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

An LMI insurer may use information about you:

- to decide whether to insure a lender under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to the credit provider;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a lender if the LMI insurer pays out an

insurance claim on your loan or the loan you guarantee;

- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI insurer issues to the credit provider relating to your loan.

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

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

WHAT HAPPENS IF YOU DON'T PROVIDE INFORMATION

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

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

SHARING YOUR INFORMATION

SHARING WITH OTHER ORGANISATIONS

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

SHARING WITH RELATED COMPANIES

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

SHARING WITH YOUR REPRESENTATIVES AND REFEREES

We may share information about you with:

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

SHARING WITH CREDIT REPORTING BODIES

We may disclose information about you to a credit reporting body in relation to the application or your loan or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other credit providers) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other credit providers.

SHARING WITH THIRD PARTIES

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

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

Privacy Notice & Consent

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

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

PROVIDING YOUR PERSONAL INFORMATION OR CREDIT-RELATED PERSONAL INFORMATION

SHARING OUTSIDE OF AUSTRALIA

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

The title insurer or its related entities may disclose information about you to related companies situated in the USA, Malaysia or India.

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country information about you may be held.

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

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

Each credit provider and service provider:

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

ACCESSING YOUR INFORMATION

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

CORRECTING YOUR INFORMATION

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

COMPLAINTS

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

PRIVACY POLICY

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

CONSENT

By signing this form, you consent to:

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

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

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

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

INFORMATION ABOUT OTHER PEOPLE

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

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

MORE ABOUT THE CREDIT REPORTING BODY WE USE CONTACT DETAILS

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

IF YOU THINK YOU HAVE BEEN THE VICTIM OF A FRAUD

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

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

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

Privacy Notice & Consent

SCHEDULE

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

Allstate Home Loans Pty Ltd
ABN 86 010 377 018
Australian Credit Licence 384512
PO Box 3553 Loganholme Qld 4129
Tel: 1800 101 368
Privacy policy: 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
Privacy policy: 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
Privacy policy: 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
Privacy policy: 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
Privacy policy: www.bcinvest.co/privacy-policy

Bendigo and Adelaide Bank Limited
ABN 11 068 049 178
Australian Credit Licence Number 237879
80 Grenfell Street, Adelaide SA 5000
Tel: 1300 652 220

www.adelaidebank.com.au.
Privacy policy: 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
Tel: 02 9260 6000

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

La Trobe Financial Asset Management Ltd
ABN 27 007 332 363
Level 25, 333 Collins Street, Melbourne VIC 3000
Tel: 1800 707 707
Its privacy policy can be obtained by telephoning the above number.

La Trobe Financial Services Limited
ABN 30 006 479 527
Level 25, 333 Collins Street, Melbourne VIC 3000
Tel: 1800 707 707
Its privacy policy can be obtained by telephoning the above number.

ORDE Financial Pty Ltd
ACN 634 779 990
162 Collins St, Melbourne VIC 3000
Tel: 03 8657 2500
Privacy policy: www.orde.com.au/privacy-policy or by telephoning the above number.

ORDE Mortgage Custodian Pty Ltd
ACN 638 083 548
Level 3, 162 Collins St, Melbourne, VIC 3000
Tel: 03 8657 2500
Privacy policy: www.orde.com.au/privacy-policy

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

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

Permanent Custodians Limited
ABN 55 001 426 384
Level 2, 35, Clarence Street. Sydney NSW 2000
Tel: (02) 9551 5000
Privacy policy: 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
Privacy policy: 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
Privacy policy: 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
Privacy policy: 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
Privacy policy: 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
Tel: 1800 399 768.
Privacy policy: 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
Tel: 02 9155 7700.
Privacy policy: www.westpac.com.au/privacy-statement/

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

Allstate Home Loans Pty Ltd
ABN 86 010 377 018, Australian Credit Licence 384512
PO Box 3553, Loganholme Qld 4129. Telephone 1800 101 368.
Its privacy policy is set out at www.allstatehomeloans.com.au or by telephoning the above number.

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

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

First Mortgage Services Pty Ltd (FMS)
ABN 49 110 202 429, Level 10, 309 George Street Sydney NSW 2000
Telephone 1300 360 757. Its privacy policy is set out at www.firstms.com/privacy-policy or by telephoning the above number.

Helia Group Ltd
ABN 60 106 974 305, Level 26, 101 Miller Street, North Sydney 2060
P: 1300 655 422. It's privacy policy is set out at www.helia.com.au/privacy-policy or by telephoning the above number.

QBE Lenders' Mortgage Insurance Ltd
ABN 70 000 511 071, Level 8, 82 Pitt Street, Sydney NSW 2000 Telephone (02) 9231 7777. It's privacy policy is set out at www.qbelmi.com/pg-QBE-Privacy-Policy-Statement. seo or by emailing compliance.manager@qbe.com.au or telephoning the above number

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

Equifax Pty Ltd
PO Box 964 North Sydney NSW 2059
Telephone 13 83 32 It's privacy policy is set out at www.equifax.com.au/privacy or by writing to the above address

Illion Australia Pty Ltd
PO Box 7405 St Kilda Road, Melbourne VIC 3004 Telephone 13 23 33
It's privacy policy is set out at www.illion.com.au/privacy-policy or by telephoning the above number

Experian Australia
PO Box 1969 North Sydney NSW 2060
Telephone 1300 783 684 It's privacy policy is set out at www.experian.com.au/privacy-policy-terms-conditions or by telephoning the above number

SIGNATURE OF APPLICANT / GUARANTOR

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

Signature Applicant Name 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 Name 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 Name 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 Name 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.