

**Mailing Address :**  
 Locked Bag 7640  
 GCMC 9726  
 QLD, Australia

**Queensland**  
 Level 21, 50 Cavill Ave  
 Surfers Paradise QLD 4217  
 Ph: (07) 5554 3333  
 Fax: (07) 5592 5633

**New South Wales**  
 Level 2, 650 George St  
 Sydney NSW 2000  
 Ph: (02) 8915 9100  
 Fax: (02) 8572 9986

**Victoria** | Fax: (03) 8621 0024

**South Australia** | Fax: (02) 8219 0073

**Western Australia** | Fax: (08) 6210 1727



## Requirements for Loan Processing

Accreditation No.	Broker Name	Account Manager
<input type="text"/>	<input type="text"/>	<input type="text"/>

Borrower Name/s to be on Title

### Borrower 1

Application Form fully Completed	<input type="checkbox"/>
Self Certification Annexure A (Pg 8 for Lo Doc)	<input type="checkbox"/>
AML / CTF Form & copies of Customer Identification and supporting documents Annexure B (Pg 9 & 10)	<input type="checkbox"/>

### If PAYG

Two payslips displaying clients full name and employer name, ABN and YTD (Not more than one month old)	<input type="checkbox"/>
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### and at least ONE of the following

Australian PAYG Payment summary for the most recent financial year (Group Certificate)	<input type="checkbox"/>
ATO Notice / ATO Tax Return for the most recent financial year	<input type="checkbox"/>
Current Employment Contract signed by employer and employee	<input type="checkbox"/>
Letter signed by employer on company letterhead detailing Job Title, Length of Service, Gross Salary and if Full Time, Part Time or Casual.	<input type="checkbox"/>

### If Self Employed (Fully Verified only)

Accountants or Tax Agents prepared or certified ATO Tax Returns for the past two years for both individuals, business entities, companies or trusts (to include Balance Sheet and Profit & Loss Statements) (All TFNs deleted)	<input type="checkbox"/>
Tax Assessment Notices as required (All TFNs deleted)	<input type="checkbox"/>
ATO Tax Returns and Tax Assessment Notices for the Directors / Guarantors or companies or trusts for the past two years. (All TFNs deleted)	<input type="checkbox"/>

### Purchases

Copy of the executed Contract of Sale (executed of all parties)	<input type="checkbox"/>
Proof of deposit paid	<input type="checkbox"/>
Evidence of equity to complete purchase 5% savings over 3 months	<input type="checkbox"/>
First Home Owners Grant Application Form	<input type="checkbox"/>

### Refinances

Current 6 Months Loan Statements	<input type="checkbox"/>
Last twelve months statements on non conforming loans	<input type="checkbox"/>
Copy of recent Council Rates Notice or Certificate of Title	<input type="checkbox"/>
Discharge Authority	<input type="checkbox"/>

### Lo Doc Refinances above 60% LVR

Current 6 Months Loan Statements	<input type="checkbox"/>
Current Council Rates Notice or Certificate of Title	<input type="checkbox"/>
ABN Active minimum 2 years	<input type="checkbox"/>
GST registration minimum 1 year	<input type="checkbox"/>
Past 12 months BAS statements from the ATO	<input type="checkbox"/>
BAS statements will be required for each trading entity, should the borrower declare income for more than one trading entity on the application	<input type="checkbox"/>
Past 6 months personal transaction account statements (primary account only)	<input type="checkbox"/>

### Borrower 2

Application Form fully Completed	<input type="checkbox"/>
Self Certification Annexure A (Pg 8 for Lo Doc)	<input type="checkbox"/>
AML / CTF Form & copies of Customer Identification and supporting documents Annexure B (Pg 9 & 10)	<input type="checkbox"/>

### If PAYG

Two payslips displaying clients full name and employer name, ABN and YTD (Not more than one month old)	<input type="checkbox"/>
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### and at least ONE of the following

Australian PAYG Payment summary for the most recent financial year (Group Certificate)	<input type="checkbox"/>
ATO Notice / ATO Tax Return for the most recent financial year	<input type="checkbox"/>
Current Employment Contract signed by employer and employee	<input type="checkbox"/>
Letter signed by employer on company letterhead detailing Job Title, Length of Service, Gross Salary and if Full Time, Part Time or Casual.	<input type="checkbox"/>

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GST registration minimum 1 year	<input type="checkbox"/>
Past 12 months BAS statements from the ATO	<input type="checkbox"/>
BAS statements will be required for each trading entity, should the borrower declare income for more than one trading entity on the application	<input type="checkbox"/>
Past 6 months personal transaction account statements (primary account only)	<input type="checkbox"/>

## Company Details



Borrower  Guarantor  Trustee

Trust Details:  Discretionary Trust  Unit Trust

Company/Trust Name	<input type="text"/>	Date of Incorporation	<input type="text"/>		
Nature of Business	<input type="text"/>	ABN/ACN	<input type="text"/>		
Business Address	<input type="text"/>	State	<input type="text"/>	Post Code	<input type="text"/>
Registered Office	<input type="text"/>	State	<input type="text"/>	Post Code	<input type="text"/>

### Borrower 1 Personal Details

Borrower  Guarantor  Director/Shareholder/Trustee

Title	First Name	Middle Name(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Surname			
<input type="text"/>			
DOB	Status	Gender	Australian Resident
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO
Driver's Licence No.	Email Address		
<input type="text"/>	<input type="text"/>		
Telephone (Daytime)	Telephone (Evening)	Mobile	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
No of Adults Household	No of Children Household	Ages of Children	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

### Borrower 2 Personal Details

Borrower  Guarantor  Director/Shareholder/Trustee

Title	First Name	Middle Name(s)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Surname			
<input type="text"/>			
DOB	Status	Gender	Australian Resident
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> YES <input type="checkbox"/> NO
Driver's Licence No.	Email Address		
<input type="text"/>	<input type="text"/>		
Telephone (Daytime)	Telephone (Evening)	Mobile	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
No of Adults Household	No of Children Household	Ages of Children	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

### Residential Status

Current Address

Suburb	State	Post Code	At Address Since
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Own  Under Mortgage  Renting/Boarding  Other

Previous Address (if at current address less than 2 years)

Suburb	State	Post Code	At Address Since
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Post Settlement Address (MUST BE PROVIDED--PO BOX ACCEPTABLE)

Suburb	State	Post Code	At Address Since
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Residential Status

Current Address

Suburb	State	Post Code	At Address Since
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Own  Under Mortgage  Renting/Boarding  Other

Previous Address (if at current address less than 2 years)

Suburb	State	Post Code	At Address Since
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Post Settlement Address (MUST BE PROVIDED--PO BOX ACCEPTABLE)

Suburb	State	Post Code	At Address Since
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

### Employment Details

Occupation  Employed Since

Name of Employer

Employer Address

Suburb	State	Post Code	Employment Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Gross Annual Income  Employer Phone Number

Previous Occupation (if employed less than 2 years)  Employed Since

Previous Name of Employer

Previous Employer Address

Suburb	State	Post Code	Employment Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Gross Annual Income  Employer Phone Number

### Employment Details

Occupation  Employed Since

Name of Employer

Employer Address

Suburb	State	Post Code	Employment Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Gross Annual Income  Employer Phone Number

Previous Occupation (if employed less than 2 years)  Employed Since

Previous Name of Employer

Previous Employer Address

Suburb	State	Post Code	Employment Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Gross Annual Income  Employer Phone Number

Borrower 1 | Other Current Occupation

Other Name of Employer			
Other Employer Address			
Suburb	State	Post Code	Employment Type
Employed Since	Gross Annual Income	Employer Phone number	

Borrower 2 | Other Current Occupation

Other Name of Employer			
Other Employer Address			
Suburb	State	Post Code	Employment Type
Employed Since	Gross Annual Income	Employer Phone number	

Declaration By Business Partner

I declare that I have interviewed the client in person and have, or will, sight and verify all the original documents of all copies forwarded or to be forwarded to Mortgage Ezy as per my agent obligations under Part 2 of the "Anti-Money Laundering & Counter Terrorism Financing Act 2006" and any faxed copy of the Application form is a true and correct copy of the original which I warrant will be given to Mortgage Ezy prior to Formal Approval. I declare that I have given to the Applicant(s) / Guarantor(s) a copy of Mortgage Ezy Personal Information Collection Statement and the relevant Comparison Rate Schedule. SMS Messages to inform on loan progress will be sent to my mobile number. I have personally completed the Customer Identification Checklist (Annexure B) contained within this application.

Print Name	Signature of Business Partner	Date
Address of Business Partner		

Additional Comments Section

# Assets & Liabilities



TO BE COMPLETED BY ALL INDIVIDUAL BORROWERS, GUARANTORS OR DIRECTORS

ASSETS: (Not including new Property)	Value \$	LIABILITIES:	Lender	Mthly Pmts \$	Total Owing \$	Refinancing?
Existing Property (Home)	<input type="text"/>	Mortgage (Home)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
Other Property	<input type="text"/>	Other Mortgages	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
Cars	<input type="text"/>	Other Loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
Caravan / Boat / Motorbike(s)	<input type="text"/>	Personal Loans	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
Superannuation	<input type="text"/>	Lease / Hire Purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
Cash / Savings	<input type="text"/>	Contingent Liabilities	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
Shares / Bonds, etc.	<input type="text"/>	Other (detail)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
Furniture	<input type="text"/>	Rent		<input type="text"/>		<input type="checkbox"/> Y
Personal Effects (Jewellery, etc.)	<input type="text"/>		Lender	Limit	Total Owing \$	
Other Assets	<input type="text"/>	Credit Card 1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
Deposit Paid	<input type="text"/>	Credit Card 2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
<b>Total Assets (A)</b>	<input type="text"/>	Credit Card 3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
<b>NET WORTH = (A) - (B)</b>	<input type="text"/>	Store Account	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Y
					<b>Total Owing (B)</b>	<input type="text"/>

Borrower 1 Signature	Date	Borrower 2 Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Annual Income & Funds Position

ANNUAL INCOME CALCULATION		FUNDS POSITION * Enter No. from Breakdown of Purposes below	
Salary / Income 1	<input type="text"/>	<b>Funds required to complete transaction:</b>	<b>Funded Source by:</b>
Salary / Income 2	<input type="text"/>	Purchase Price * <input type="text"/>	Loan Amount Sought <input type="text"/>
If Self Employed -Net Profit	<input type="text"/>	Refinance Amount * <input type="text"/>	Sale Proceeds <input type="text"/>
-Prev, Yrs Net Profit	<input type="text"/>	Debt Consolidation * <input type="text"/>	FHOG <input type="text"/>
-Average Net Profit	<input type="text"/>	Investment (detail) * <input type="text"/>	Deposit Paid <input type="text"/>
Super Above 9% SGL	<input type="text"/>	Renovation * <input type="text"/>	Savings to be Used <input type="text"/>
Interest Addback	<input type="text"/>	Costs * <input type="text"/>	Non Repayable Gift <input type="text"/>
Family Allowance	<input type="text"/>	Other (detail from List below) * <input type="text"/>	Borrowings (provide details) <input type="text"/>
<b>Total Income</b>	<input type="text"/>	<b>Total Funds Required</b>	<b>Total Funds Available</b>
Depreciation	<input type="text"/>		
Rental 1	<input type="text"/>		
Rental 2	<input type="text"/>		
Rental 3	<input type="text"/>		
<b>Total Rental</b>	<input type="text"/>		
		Must be Equal	

* Enter the number for the purpose of each split			
1	Purchase Owner Occupied	7	Construction Investment
2	Refinance Owner Occupied	8	Consolidate Personal Debt
3	Purchase Investment	9	Consolidate Business Debt
4	Refinance Investment	10	Personal Purchases
5	Future Investment	11	Owner Occupied Renovation
6	Construction Owner Occupied	12	Investment Renovation
		13	Personal Line of Credit
		14	Business Line of Credit
		15	Owner Occupied Land
		16	Investment Land
		17	Purchase Commercial
		18	Other

### Personal Security Details

**SECURITY DETAILS BORROWER 1** (All Details must be completed)

Mother's Maiden Name  Name of Nearest Relative

Relationship of Nearest Relative  Contact Number

Street Address

Suburb  State  Post Code

### Personal Security Details

**SECURITY DETAILS BORROWER 2** (All Details must be completed)

Mother's Maiden Name  Name of Nearest Relative

Relationship of Nearest Relative  Contact Number

Street Address

Suburb  State  Post Code

## Security Valuation Property 1

Name of Title Holder/s

Property Address

Suburb  State  Post Code

- HOUSE     HOME UNIT     TOWNHOUSE/FLATS  
 DUPLEX     LAND <10 HA     LAND > 10 HA

Name of Real Estate Firm or contact for Valuer's Access

Contact Person  Contact Number

Titles Particulars if Known (Lot & DP or Folio ID)

Estimated Value / Purchase Price  Gross Annual Rental

- Is the property less than 50m2     YES     NO  
 Is the property in a block over 8 stories?     YES     NO

### Solicitor Details

Solicitor Firm Name (For Purchase)

Solicitor Address

Suburb  State  Post Code

Solicitor Telephone  Solicitor Email

## Security Valuation Property 2

Name of Title Holder/s

Property Address

Suburb  State  Post Code

- HOUSE     HOME UNIT     TOWNHOUSE/FLATS  
 DUPLEX     LAND <10 HA     LAND > 10 HA

Name of Real Estate Firm or contact for Valuer's Access

Contact Person  Contact Number

Titles Particulars if Known (Lot & DP or Folio ID)

Estimated Value / Purchase Price  Gross Annual Rental

- Is the property less than 50m2     YES     NO  
 Is the property in a block over 8 stories?     YES     NO

### Accountant Details

Accountant Name (Essential if Self Employed)

Accountant Address

Suburb  State  Post Code

Accountant Telephone  Accountant Email

### Loan Summary

Solution/Product Name  Proposed End Rate to Borrower  Finance Date Required by :

### Split Details

Operating Account (inc Chq A/C)	Split A	Split B (If Applicable)	Split C (If Applicable)	Total Loan Amount (excluding LMI)
<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
*Purpose <input style="width: 100%; height: 20px;" type="text"/>	*Purpose <input style="width: 100%; height: 20px;" type="text"/>	*Purpose <input style="width: 100%; height: 20px;" type="text"/>	*Purpose <input style="width: 100%; height: 20px;" type="text"/>	Is LMI to be capitalised?    YES <input type="checkbox"/> NO <input type="checkbox"/> LVR <input style="width: 50px;" type="text"/>  Repayments to be made by : Salary / Rental Credits (default) <input type="checkbox"/> Periodical Payments <input type="checkbox"/>
Amount of Loan Split <input type="checkbox"/> \$20,000 (default) <input type="checkbox"/> Other \$ <input style="width: 50px;" type="text"/>	Amount of Loan Split <input style="width: 100%; height: 20px;" type="text"/>	Amount of Loan Split <input style="width: 100%; height: 20px;" type="text"/>	Amount of Loan Split <input style="width: 100%; height: 20px;" type="text"/>	
Interest Rate <input style="width: 50px;" type="text"/>	Interest Rate <input style="width: 50px;" type="text"/>	Interest Rate <input style="width: 50px;" type="text"/>	Interest Rate <input style="width: 50px;" type="text"/>	

The cheque Book Account is available Interest Only for Maximum of 30 Years

- Interest Only     Principal & Interest     Variable Rate     Fixed for \_\_\_\_\_ Years  
 Repayments :     Monthly     Fortnightly     30 Year Term     Other Term \_\_\_\_\_

### Mortgage Ezy Visa Card Details: (Automatically provided on Eraser Combo (NIVA) or Homeline, Visa Optional or Eraser Offset Loans)

NIVA card available at zip interest up to 30 days for cash advances or purchases. Homeline card is available after settlement at Home Loan Interest Rate with up to 55 days Interest Free on purchases only. If Visa Card is NOT required on Homeline tick box...  NO

Borrower 1	Borrower 2
Debit/Visa Card Request: (if applicable) <input type="checkbox"/> YES <input type="checkbox"/> NO	Debit/Visa Card Request: (if applicable) <input type="checkbox"/> YES <input type="checkbox"/> NO
Name/s to Appear on Card: _____	Name/s to Appear on Card: _____
Loan Portion to be linked to Card: _____	Loan Portion to be linked to Card: _____
Card Limit Amount: _____	Card Limit Amount: _____

Eraser Combo (above \$200K) or Homeline Visa Amount:  \$5,000    OR     \$10,000     55 Interest free days    Please note: 3% of limit must be allowed for servicing

Offset Visa Card  YES     NO (Limit is in addition to Loan Amount)     \$5,000    OR     \$10,000     55 Interest free days

NIVA (Nil Interest VISA) \$ \_\_\_\_\_ (Note: On NIVA Nil Interest credit limit required. VISA is included in overall loan amount)

I/We acknowledge that I/We have made an application for credit from the manager, Mortgage Ezy Pty Ltd ABN 84 066 631 169. The manager may use the personal information I/We provide about me/us for the purpose of providing credit and for direct marketing of products and services offered by the manager of the organisation the manager is affiliated with or represents.

The Guarantors, if applicable, acknowledge that I/We have offered to support the Applicants' application for credit. We understand that the privacy policy of Mortgage Ezy Pty Ltd is published @ www.mortgagezy.com.au or by requesting it from us.

The information provided by me/us will be held by the manager and I/we can obtain information about it by contacting the manager.

I/We have the right not to receive direct marketing material.

I/We agree that the manager or any other financier or manager who at any time provides or has any interest in the credit (all included in the term the manager) can do any of the following at any time: Our main financiers for our product line, as noted as "Lenders" in the Schedule below, collect your personal information to assess your application, and, if your application is successful, to provide you with the financial products you have requested. To do that, if your application is successful, we may disclose your personal information to organisations that carry out functions on our behalf ("service providers") such as mailing houses or other service providers (including introducers, valuers, lawyers, conveyancers and collection agents), government agencies which administer land titles, mortgage insurers, insurers, other credit providers, credit reporting agencies and advisers acting for us. We may also disclose your information to organisations (such as ratings agencies, administrators and trustees) for the purpose of assessing the risk in purchasing and effecting the purchase of that credit by way of securitisation arrangement. We collect your personal information to monitor, evaluate and provide this product and related services and may offer products of a similar type which we expect may be of interest to you. If any part of that information is not provided, we may not be able to assess your application. If you do not want to receive information about other products offered by us, contact the "Lenders" on the contact numbers or addresses stated in the Schedule below.

In normal circumstances we will give you full access to your personal information, however there may be some legal or administrative reason to deny you access, in which case we will tell you of our reason. You may contact these companies for access to your personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule:

**Schedule** – In this notice the "Lenders" means each and every of the following organisations (whether acting individually or together)

- To:
1. Mortgage Ezy Pty Ltd (and associated entities) ABN 84 066 631 169 Level 21, 50 Cavill Avenue, Surfers Paradise QLD 4217 Ph : 1300 303 399  
Resimac Limited ABN 67 002 997 935 Level 9, 45 Clarence Street, Sydney NSW 2000 Ph: 1800 500 109  
Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Pirie Street, Adelaide SA 5000 Ph: 1300 652 220  
Australian Executor Trustees Limited ABN 84 007 869 794 Level 22, 207 Kent Street, Sydney NSW 2000 Ph: 02 9028 5900  
Columbus Capital Pty Ltd ACN 119 531 252 on behalf of Permanent Custodian Ltd ABN 55 001 426 384 Level 4, 35 Clarence St, Sydney NSW 2000 Ph: 02 8295 8100  
Challenger Mortgage Management Pty Ltd (& associated entities) ABN 72 087 271 109, 101 Collins St, Melbourne VIC Ph 03 8616 1600  
Mortgage Ezy Australia Pty Ltd ABN 19 104 294 635 Level 1, 7 Macquarie Street Sydney NSW 2000 Ph: 1300 303 399  
Fundcorp Pty Ltd ABN 80 106 204 862 GPO Box 4897 Sydney 2000 Ph 1300 783 614  
The Mortgage Originator under the Program who processes the loan application.  
Perpetual Trustee Company Ltd ABN 42 000 001 007 Level 12, 123 Pitt Street, Sydney NSW 2000 Ph 02 9229 9000  
Permanent Custodians Limited ACN 001 426 384 140 Suxxex Street Sydney NSW 2001 Ph 0290284164  
Perpetual Trustees Victoria Limited ABN 47 004 027 258 Level 28, 360 Collins Street, Melbourne, VIC 3000 Ph: 03 8628 0400  
Perpetual Limited ABN 86 000 431 827 Level 7, 9 Castlereagh Street, Sydney NSW 2000 Ph: 02 9229 9000  
Barclays Bank PLC Australian Branch ABRN 062 449 595 Level 24, 400 George Street, Sydney NSW 2000 Ph: 02 9220 6000  
Commonwealth Bank of Australia Limited ACN 123 123 124 Level 4, 120 Pitt Street, Sydney NSW 2000 Ph: 1800 805 605  
National Australia Bank Limited ABN12 004 044 937 Level 31, 500 Bourke Street, Melbourne VIC 3000  
Permanent Trustee Company Limited ABN 21 000 000 993 Level 4, 35 Clarence Street, Sydney NSW 2000 Ph 02 8295 8100  
Pepper HomeLoans Pty Ltd ABN 86 092 110 079 Level 3, 146 Arthur Street, North Sydney NSW 2060 Ph: 1800 737737  
Pepper Finance Corporation Limited ABN 51 094 317 647  
Seiza Mortgage Company Pty Ltd ABN 68 114 436 412 Level 10, 151 Macquarie Street, Sydney NSW 2000 Ph: 02 9254 2000
  2. In this notice the "Insurer" means each and every one of the following organisations (whether acting individually or together)  
QBE LMI Mortgage Insurance Limited ABN 70 000 511 071 Level 21, 50 Bridge Street, Sydney NSW 2000 Ph: 02 9231 7777  
Genworth Mortgage Insurance Pty Ltd ABN 60 106 974 305 Level 23, 259 George Street, Sydney NSW 2000 Ph: 02 9247 8677  
MGIC Australia Pty Limited ABN 93 120 741 175 Level 13, Darling Tower 3, 201 - 203 Sussex St, Sydney NSW 2000 Ph: 1800 466 442

**Agreement that the Parties may seek Consumer or Commercial Information.** If the Parties consider it relevant to assessing my/our application for personal credit I/We agree to the Parties obtaining a report about my/our credit worthiness from a business which provides information about the commercial credit worthiness of persons.

**Provide Information to Guarantors.** I/We authorise the Lender and my/our Mortgage Manager to give to a current or proposed Guarantor any credit report, notice or document, or financial or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to, the credit facilities which are the subject of the guarantee which has been or which is proposed to be provided to the Lender and, any other facility I/we have or have had with the Lender during the previous 2 years. This extends to the disclosure of copies of notices or documents relating to the credit application (including any proposed or actual credit contract) and to the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawings and dishonours that have or may occur, as well as enforcement of the guarantee and/or security. The information maybe given for the purpose of the proposed Guarantor deciding whether to act as guarantor provider, and to keep the Guarantor informed about the guarantee and credit facility.

**Provide Information for securitisation.** Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.

**Provide Information to a mortgage insurer.** To assess the risk of providing mortgage insurance, to assess the risk of default, as well as any variation or claim under the mortgage insurance and any other risk, including risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery and complying with legislative and regulatory requirements. For these purposes, the mortgage insurer may disclose personal information about me/us to its related companies. The Manager, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, rating agencies, payment system operators, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers.

**Exchange of Information with advisors.** Seek from and use or give to any broker, financial consultant, accountant, lawyer, or other advisor acting in connection with any financing provided or proposed to be provided to me/us any consumer or commercial information.

**Agreement that the Parties may use a Credit Report about me for collecting overdue payments.** I/We agree that the parties consider it relevant to collecting overdue payments in respect of commercial credit provided to me/us. I/We agree to the Parties receiving from a credit reporting agency a credit report containing personal information about me/us in relation to collecting overdue payments.

**Notice of Disclosure of your Information to a Credit Reporting Agency.** The Lender, my/our Mortgage Manager and the Lender's Mortgage Insurers may give information about me/us to a credit reporting agency for the following purposes – to obtain a consumer credit report about me/us, and/or to allow the credit reporting agency to create or maintain a information file about me/us. The information that may be given includes, but is not limited to:

- a) Identity particulars (as permitted by the Privacy Commissioner's determination issued under the Act);
- b) The fact that you have applied for credit and the amount;
- c) The fact that the Parties are a current credit provider;
- d) Payment which becomes overdue more than 60 days and for which collection action has commenced;
- e) Advice that payments are no longer overdue;
- f) Cheques drawn by you for an amount not less than \$100 which have been dishonoured more than once;
- g) In specified circumstances, that in the opinion of the Parties you have committed a serious credit infringement;
- h) That credit provided to you by the Parties has been paid or otherwise discharged.

**Agreement to the Parties seeking from or giving to other Credit Providers details about my/our credit worthiness.** I/We agree that to enable the Lender and my/our Mortgage Manager to assess my/our application for personal or commercial credit and my/our Mortgage Manager to collect payments that are overdue in respect of personal or commercial credit provided to me/us by the Lender, my/our Mortgage Manager and the Lender's Mortgage Insurers are authorised to obtain reports from a credit reporting agency or other business that provided information about credit worthiness. I/We acknowledge that these reports may contain information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act. In this Notice, a reference to Mortgage Ezy Pty Ltd, the Lender of the Insurer includes a reference to their respective successors and permitted assigns. I/We understand the information may be used for the following purposes:

- i) To assess an application by me/us for credit;
- ii) To notify other credit providers of a default by me/us;
- iii) To exchange information with other credit providers as to the status of this loan where I/We are in default with other credit providers;
- iv) To assess my/our credit worthiness.

I/We appoint as our agent the Introducer as detailed in the Declaration by Introducer section and any organisation or management under which the agent may operate or by whom the agent may be employed to be my/our agent for the purpose of obtaining information for account management about my/our application, credit report, home loan conduct and balance from time to time. I/We authorise the manager or its agents to make such enquiries and take up such references, as it considers necessary in relation to my/our application. I/We also understand and agree that the manager and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by the manager. I/We understand that if I/We do not provide personal information, the manager may be unable to provide me/us with credit. Specifically, I/We are required to collect information in the form entitled "Identification Record for Signatory to an Account." If you fail to provide this information you may not be able to make withdrawals from your loan account. I/We declare that I/We are over the age of 18 and the information contained in this application is true and correct in every particular and it is upon this basis that I/We make this application for credit.

**Verification of Identity**

Mortgage Ezy Pty Ltd may seek and use my/our Personal Information for assessment and verification in compliance with obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act")** and request further Personal Information from me/us, even if such Personal Information was previously sought.

I/we acknowledge that if I/we do not provide the Personal Information required, Mortgage Ezy Pty Ltd or Mortgage Insurer may not be able to provide me/us with credit or other products and services. I/We also confirm our agreement to the matters set out above.

Signature 1

Signature 2

Date

## Borrower Declaration



Have you and/or your spouse/joint applicant or any company with which you were associated:

- |   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| 1 Had any unsatisfied judgement entered in any courts or had a property foreclosed upon or given title or deed in lieu thereof? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 Ever had legal action instituted against you for default under any credit contract?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 Ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?                    | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 Ever been shareholders or officers of any company of which a manager or receiver and/or liquidator has been appointed?        | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 Obtained from borrowings any part of the deposit or the balance due above this loan?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 6 Submitted any application in respect of this loan to any other person or to any other lender?                                 | <input type="checkbox"/> | <input type="checkbox"/> |
| 7 A guarantor for any other loan? (if yes please give details)  | <input type="checkbox"/> | <input type="checkbox"/> |

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. Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be subject to a penalty of imprisonment and/or fine or requirement to pay the full loan amount immediately on demand. 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 Mortgage Ezy and/or its Mortgage Managers and/or Mortgage Insurers at the expense of the undersigned and without implied obligation on the part of Mortgage Ezy and/or its Mortgage Managers and/or its Mortgage Insurers. I/We understand that the valuation report obtained is for credit providers benefit only and is valid for a maximum term of 3 months. I/We understand that it is the credit providers choice as to whether to make this report available to applicants. The undersigned further agrees to pay all necessary expenses, including application fees, establishment fees and legal costs, incurred in obtaining this loan. I/We understand that I /We will be entitled to a partial refund of application fees paid of which \$100 is non-refundable at Mortgage Ezy's discretion, if the application for finance is declined and no property valuation has been completed. I/We understand that I/We will not be entitled to any refund if the application for finance is withdrawn or a valuation has been completed. It is agreed that by accepting this application Mortgage Ezy and/or its Mortgage Managers and/or its Mortgage Insurers are not obliged to grant a loan. Approval of application will be on terms and conditions governed by the credit provider. I/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 Mortgage Ezy, its Managers and Insurers, who have sole discretion of rejection without grounds. Independent legal and financial advice is recommended. 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 and agree to all conditions of use if applicable to Home Banking/Credit Cards and that initial and ongoing fees may be paid by Mortgage Ezy, its Managers and Insurers to any party for loan processing on our behalf. Each applicant acknowledges that if the credit provider approves the applicant's application for a Visa account the credit provider will open an account in the name(s) of the applicant(s) and will debit the fees described above as are relevant to the account. No interest will be charged on the fees. The fees are payable in accordance with terms and conditions of the Visa contract that may be offered and accepted as a result of this application. Authorised, having read, agreed to and understood, all elements of application.

Borrower 1	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Borrower 2	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Declaration as to Purpose of Credit (For Investment/Business Loans Only)

This declaration must be signed by all Borrowers for it to be effective. I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominately for investment or business purpose (or for both purposes).

**IMPORTANT:** You should not sign this declaration unless the loan is wholly or predominately for business or investment purposes. By signing this declaration you may lose protection under the Consumer Credit Code.

Borrower 1	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Borrower 2	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

## Nomination of Address for Notices (Regulated Loans Only - Complete only on request of Debtors/Guarantors)

Each debtor/guarantor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. If you are a joint debtor or guarantor and do not require notices and documents to be forwarded to each debtor or guarantor individually, please complete the nomination section below. (Note: Guarantors cannot nominate a debtor). By signing this nomination, you are giving up the right to be individually provided with information direct from the credit provider, Mortgage Ezy Pty Ltd, (unless you are the person nominated). Any person who has signed this nomination can advise the credit provider, Mortgage Ezy Pty Ltd, 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 Consumer Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any change of address. Joint borrowers must reside at the same address.

Debtors: I/We nominate \_\_\_\_\_ (Full Name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

Guarantors: I/We nominate \_\_\_\_\_ (Full Name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us in respect of all credit accounts applied for on this form.

The notices and documents are to be sent to the following mailing address:

Mailing Address	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
	Signature	Date
	<input type="text"/>	<input type="text"/>

## Authority for Payment of Fees by Credit Card

I/We hereby authorise application and associated fees, for this loan application, if this loan does not proceed to be charged to my/our credit card.

- \$250 (or actual cost of 1 val if greater)       \$500 (or actual cost of 2 vals if greater)       Other (please Specify)

Credit Card Type	Credit Card Number	Expiry MM/YY
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name on Card	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

**BORROWER INCOME DECLARATION : Acknowledgement of reliance on information provided by borrower**

To: Mortgage Ezy Pty Ltd	ABN : 84 066 631 169	Mortgage Manager
Mortgage Ezy Australia Pty Ltd	ABN : 19 104 294 635	Lender
Australian Executor Trustee Ltd	ABN : 84 007 869 794	Lender
Columbus Capital Pty Ltd	ACN : 119 531 252	Lender
Challenger Mortgage Management Pty Ltd	ABN : 72 087 271 109	Lender
Perpetual Trustee Company Ltd	ACN : 000 001 007	Lender
Perpetual Trustees Victoria Ltd	ABN : 47 004 027 258	Lender
Pepper Finance Corporation Ltd	ABN : 51 094 317 647	Lender
Permanent Custodians Ltd	ACN : 001 426 384	Lender
Perpetual Limited	ABN : 86 000 431 827	Lender
RESIMAC Limited	ACN : 002 997 935	Lender

Borrower 1 First Name(s) (in full) OR Company Name	Surname	ABN
<input type="text"/>	<input type="text"/>	<input type="text"/>

Borrower 2 First Name(s) (in full) OR Company Name	Surname	ABN
<input type="text"/>	<input type="text"/>	<input type="text"/>

I/We acknowledge that the lender and/or the Mortgage Manager have relied upon the information contained in the application for credit ("Application"), including the following information provided by me/us in or with the Application and this form in assessing my/our ability to make loan repayments and approve my/our Application. I/We acknowledge that neither the Lender nor the Mortgage Manager have independently verified the information provided by me/us in or with the Application and I/We have been operating or managing my/our current business for a period of \_\_\_\_\_ (insert number of years). I/We acknowledge that I/We have requested that Lender and/or Mortgage Manager do not require documentary evidence of my/our income, outgoings, assets and liabilities. I/We are aware of our financial obligations to you. I/We have carefully considered my/our financial position and, in accordance with your recommendation, have sought and obtained such financial and other advice as I consider appropriate in connection with the proposed loan. I/We am not relying on the Lender or the Mortgage Manager to review my financial position to make a decision about whether I/We can meet the repayment obligations on the proposed loan without hardship. I/We acknowledge and declare that the information provided in or with the Application is true and correct and that I/We can afford to make the loan repayments in accordance with the loan terms and without any undue hardship.

Borrower 1 Personal Income	<input type="text"/>	Per Annum	Borrower 2 Personal Income	<input type="text"/>	Per Annum
+ Current Rent Received	<input type="text"/>		+ Current Rent Received	<input type="text"/>	
<b>Total =</b>	<input type="text"/>		<b>Total =</b>	<input type="text"/>	

Statement of Assets & Liabilities as at	<input type="text"/>	(DD/MM/YY)	Statement of Assets & Liabilities as at	<input type="text"/>	(DD/MM/YY)
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Loan Amount	<input type="text"/>	Indicative Monthly Repayment of	<input type="text"/>	Indicative repayment amount is calculated at current rate of (%):	<input type="text"/>
(Excluding LMI Premium)				(over 30 years)	

Borrower 1	<input type="text"/>	Signature	<input type="text"/>	(DD/MM/YY)	<input type="text"/>
Borrower 2	<input type="text"/>	Signature	<input type="text"/>	(DD/MM/YY)	<input type="text"/>

**Signed in my presence by and who is personally known to me:**

Name of Witness	<input type="text"/>	Address of Witness	<input type="text"/>
Signature of Witness	<input type="text"/>	Address of Witness	<input type="text"/>
Occupation of Witness	<input type="text"/>	Date	<input type="text"/>
			(DD/MM/YY)

**Lo Doc Declaration of Financial Position** This declaration must be completed and signed by ALL Borrowers

To: Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 (Credit Provider)

Loan Amount applied for\*

	Borrower (1)	Borrower (2) or Guarantor (1)	Borrower (3) or Guarantor (2)
First Name(s) (in full)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname or Company Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
ABN or ACN (for Companies Only)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>	<input type="text"/>

I/We certify, warrant and represent to you that:

- (a) I am/We are aware of our financial obligations under my/our proposed loan with you.
- (b) I/We have fully disclosed to you all details of our income and expenditure.
- (c) I am/We are satisfied that our obligations to you will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.
- (d) I/We confirm that I/We can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship.
- (e) I/We acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application.
- (f) I/We acknowledge that the Bank recommends that I/We obtain independent legal and financial advice prior to entering into the loan contract.

	Borrower (1)	Borrower (2) or Guarantor (1)	Borrower (3) or Guarantor (2)
Gross Income (PAYG) P.A. Provide Supporting Documents OR Self Employed Annual Net Income from Business (ie income left after all Expenses)	<input type="text"/>	<input type="text"/>	<input type="text"/>
+ Current Rent Received	<input type="text"/>	<input type="text"/>	<input type="text"/>
+ Parenting Allowance **	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>TOTAL =</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature(s) of all Borrowers	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date Declaration Signed	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Signing an incorrect, misleading or blank declaration may constitute an offence**

If you present documentation (which is satisfactory to the Bank) at a later stage in order to verify income, it will be compared with the Gross Income / Net Income that has been declared(above). This comparison will be used by the Bank in assessing whether you are eligible for conversion to a fully verified home loan. Any rate change will be at the Bank's discretion provided the account has been conducted within the terms and conditions. \*\* Supplementary income source in the form of Parenting Allowance for dependants under the age of 13 is acceptable provided you have primary income type of PAYG or Self Employed.

Part 2 of the *Anti-Money Laundering & Counter Terrorism Financing Act 2006* requires the information in this form to be collected and verified for EACH borrower application. Please ensure that you follow the relevant lender's procedures and that all photocopies of borrowers documents provided to your lender are clear and legible.

Borrower 1 Name: \_\_\_\_\_

Select One: Borrower  or Guarantor

Borrower Type	Sections to be Completed	
Individual	Section A and Section B	<input type="checkbox"/>
Sole Trader	Section A, Section B and Section C	<input type="checkbox"/>
Company (Pty and Ltd)	Section D, Section A (for ALL directors) and Section B	<input type="checkbox"/>
Company (Public)	Section B and Section D (Part B)	<input type="checkbox"/>
Trust	Section E, Section A (where the trustee is an individual) and Section B or Section E, Section D, Section A (where the trustee is a company) and Section B	<input type="checkbox"/>
Partnership	Section F, Section A (for all partners) and Section B	<input type="checkbox"/>

A Borrower - Individual	
<b>A1</b>	<b>Personal Information</b>
Full Name (including middle names)	<input type="text"/>
Residential Address	<input type="text"/>
	D.O.B. <input type="text"/>
Any other names known by	<input type="text"/>
<b>A2</b>	<b>Documentation to verify information: Satisfy two documents from Option 1 or Option 2 or a combination of both (i.e one from Option 1 and one from Option 2). Please note one of the options selected must show the individual's residential address.</b>
<b>Option 1 Primary Photographic Documentation</b>	
Driver's License	State <input type="text"/> No <input type="checkbox"/> Expiry <input type="text"/> <input type="checkbox"/>
Current Passport	Country <input type="text"/> No <input type="checkbox"/> Expiry <input type="text"/> <input type="checkbox"/>
State or Territory officially issued identification card:	
Card Type <input type="text"/>	Issue By <input type="text"/> No <input type="checkbox"/> Expiry <input type="text"/> <input type="checkbox"/>
National identity card	State <input type="text"/> No <input type="checkbox"/> Expiry <input type="text"/> <input type="checkbox"/>
Other (insert details)	<input type="text"/> <input type="checkbox"/>
<b>Option 2 Primary Non-Photographic Documentation plus Secondary Non-Photographic Documentation</b>	
<b>(a) ONE of the following</b>	
Birth Certificate	<input type="checkbox"/>
Citizenship Certificate	<input type="checkbox"/>
Pension Card or Health Care Card issued by Centrelink	<input type="checkbox"/>
<b>(b) AND at least ONE of the following</b>	
Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months	<input type="checkbox"/>
Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months	<input type="checkbox"/>
Rates or utility notice issued by a local government body or utilities provider within the last 3 months	<input type="checkbox"/>
Individual under 18 years of age ONLY: a notice issued by a school principal within the last 3 months which states the individual's name, residential address and how long the individual has attended school	<input type="checkbox"/>
B Transaction Information	
Location of asset being purchased with the loan (if any)	<input type="text"/>
Address of security property (if any)	<input type="text"/>
Source of funds for repayment or investment (provide details of account)	<input type="text"/>

C Borrower - Sole Trader	
Collect Information and verify the identity of the individual as per Part A1 and A2 <input type="checkbox"/>	
Collect the Transaction Information as per Part B <input type="checkbox"/>	
<b>AND collect the following (no need to verify)</b>	
Full name of business:	<input type="text"/>
Principal place of business:	<input type="text"/>
ABN issued to the business:	<input type="text"/>

D Borrower - Company (Pty and Ltd, but not listed companies)	
<b>A</b>	Collect the name of ALL directors <input type="checkbox"/>
<b>A</b>	Collect information and verify the identity of ALL directors as per Part A1 and A2 <input type="checkbox"/>
<b>A</b>	Collect the Transaction Information as per Part B <input type="checkbox"/>
<b>A</b>	Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) <input type="checkbox"/>
<b>AND collect the following (no need to verify)</b>	
<b>B</b>	Full name of company as registered by ASIC <input type="text"/>
<b>B</b>	ACN issued to the company <input type="text"/>
<b>B</b>	Full address of the company's registered office <input type="text"/>
<b>B</b>	Full address of the company's principal place of business <input type="text"/>

E Borrower - Trust	
If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 for EACH individual trustee <input type="checkbox"/>	
If the trustee(s) is a company, collect and verify information as per Part D <input type="checkbox"/>	
Collect the Transaction Information as per Part B <input type="checkbox"/>	
<b>AND collect the following (must be verified)</b>	
Full name of the trust	<input type="text"/>
Type of trust (eg unit, discretionary, hybrid) Country Established Australia	<input type="text"/>
Unless the trust is widely held (10 or more unit holders), the full name and address of each beneficiary or a description of the class of beneficiaries of the trust <input type="checkbox"/>	

F Borrower - Partnership	
Collect information as per Part A1 for all partners <input type="checkbox"/>	
Verify the identity as per Part A1 and A2 for all partners <input type="checkbox"/>	
Collect the Transaction Information as per Part B <input type="checkbox"/>	
<b>AND collect the following (no need to verify)</b>	
Full name of partnership	<input type="text"/>
Full address of the partnership's principal place of business (if any)	<input type="text"/>

CHECKING OFFICER MUST COMPLETE:	
Has Verification been achieved	Yes <input type="checkbox"/> No <input type="checkbox"/>
Checking Officer's Signature	<input type="text"/>
Date	<input type="text"/>

Part 2 of the *Anti-Money Laundering & Counter Terrorism Financing Act 2006* requires the information in this form to be collected and verified for EACH borrower application. Please ensure that you follow the relevant lender's procedures and that all photocopies of borrowers documents provided to your lender are clear and legible.

Borrower 2 Name: \_\_\_\_\_

Select One: Borrower  or Guarantor

Borrower Type	Sections to be Completed	
Individual	Section A and Section B	<input type="checkbox"/>
Sole Trader	Section A, Section B and Section C	<input type="checkbox"/>
Company (Pty and Ltd)	Section D, Section A (for ALL directors) and Section B	<input type="checkbox"/>
Company (Public)	Section B and Section D (Part B)	<input type="checkbox"/>
Trust	Section E, Section A (where the trustee is an individual) and Section B or Section E, Section D, Section A (where the trustee is a company) and Section B	<input type="checkbox"/>
Partnership	Section F, Section A (for all partners) and Section B	<input type="checkbox"/>

A Borrower - Individual	
<b>A1</b>	<b>Personal Information</b>
Full Name (including middle names)	<input type="text"/>
Residential Address	<input type="text"/>
	D.O.B. <input type="text"/>
Any other names known by	<input type="text"/>
<b>A2</b>	<b>Documentation to verify information: Satisfy two documents from Option 1 or Option 2 or a combination of both (i.e one from Option 1 and one from Option 2). Please note one of the options selected must show the individual's residential address.</b>
<b>Option 1 Primary Photographic Documentation</b>	
Driver's License	State <input type="text"/> No <input type="checkbox"/> Expiry <input type="text"/> <input type="checkbox"/>
Current Passport	Country <input type="text"/> No <input type="checkbox"/> Expiry <input type="text"/> <input type="checkbox"/>
State or Territory officially issued identification card:	
Card Type <input type="text"/>	Issue By <input type="text"/> No <input type="checkbox"/> Expiry <input type="text"/> <input type="checkbox"/>
National identity card	State <input type="text"/> No <input type="checkbox"/> Expiry <input type="text"/> <input type="checkbox"/>
Other (insert details)	<input type="text"/> <input type="checkbox"/>
<b>Option 2 Primary Non-Photographic Documentation plus Secondary Non-Photographic Documentation</b>	
<b>(a) ONE of the following</b>	
Birth Certificate	<input type="checkbox"/>
Citizenship Certificate	<input type="checkbox"/>
Pension Card or Health Care Card issued by Centrelink	<input type="checkbox"/>
<b>(b) AND at least ONE of the following</b>	
Financial Benefits Statement issued by the Commonwealth, a State or a Territory within the last 12 months	<input type="checkbox"/>
Income Tax Assessment Notice issued by the Australian Taxation Office within the last 12 months	<input type="checkbox"/>
Rates or utility notice issued by a local government body or utilities provider within the last 3 months	<input type="checkbox"/>
Individual under 18 years of age ONLY: a notice issued by a school principal within the last 3 months which states the individual's name, residential address and how long the individual has attended school	<input type="checkbox"/>
B Transaction Information	
Location of asset being purchased with the loan (if any)	<input type="text"/>
Address of security property (if any)	<input type="text"/>
Source of funds for repayment or investment (provide details of account)	<input type="text"/>

C Borrower - Sole Trader	
Collect Information and verify the identity of the individual as per Part A1 and A2 <input type="checkbox"/>	
Collect the Transaction Information as per Part B <input type="checkbox"/>	
<b>AND collect the following (no need to verify)</b>	
Full name of business:	<input type="text"/>
Principal place of business:	<input type="text"/>
ABN issued to the business:	<input type="text"/>

D Borrower - Company (Pty and Ltd, but not listed companies)	
<b>A</b>	Collect the name of ALL directors <input type="checkbox"/>
<b>A</b>	Collect information and verify the identity of ALL directors as per Part A1 and A2 <input type="checkbox"/>
<b>A</b>	Collect the Transaction Information as per Part B <input type="checkbox"/>
<b>A</b>	Collect the personal information in A1 for ALL shareholders owning more than 25% of the company (no need to verify under A2) <input type="checkbox"/>
<b>AND collect the following (no need to verify)</b>	
<b>B</b>	Full name of company as registered by ASIC <input type="text"/>
<b>B</b>	ACN issued to the company <input type="text"/>
<b>B</b>	Full address of the company's registered office <input type="text"/>
<b>B</b>	Full address of the company's principal place of business <input type="text"/>

E Borrower - Trust	
If the trustee(s) is an individual, collect information and verify the identity as per Part A1 and A2 for EACH individual trustee <input type="checkbox"/>	
If the trustee(s) is a company, collect and verify information as per Part D <input type="checkbox"/>	
Collect the Transaction Information as per Part B <input type="checkbox"/>	
<b>AND collect the following (must be verified)</b>	
Full name of the trust	<input type="text"/>
Type of trust (eg unit, discretionary, hybrid) Country Established Australia	<input type="text"/>
Unless the trust is widely held (10 or more unit holders), the full name and address of each beneficiary or a description of the class of beneficiaries of the trust <input type="checkbox"/>	

F Borrower - Partnership	
Collect information as per Part A1 for all partners <input type="checkbox"/>	
Verify the identity as per Part A1 and A2 for all partners <input type="checkbox"/>	
Collect the Transaction Information as per Part B <input type="checkbox"/>	
<b>AND collect the following (no need to verify)</b>	
Full name of partnership	<input type="text"/>
Full address of the partnership's principal place of business (if any)	<input type="text"/>

CHECKING OFFICER MUST COMPLETE:	
Has Verification been achieved	Yes <input type="checkbox"/> No <input type="checkbox"/>
Checking Officer's Signature	<input type="text"/>
Date	<input type="text"/>