

Loan Details

Sub- Account 1 (mandatory)

Loan Amount \$, , **Term** years (max 30 years)

Loan Purpose Private and / or Domestic Business and / or Investment

Repayment type Principal & Interest Interest Only

Complete if "Interest only" } Interest Only Period 1 year 2 years 3 years 4 years 5 years

Sub- Account 2 (if required)

Loan Amount \$, , **Term** years (max 30 years)

Loan Purpose Private and / or Domestic Business and / or Investment

Repayment type Principal & Interest Interest Only

Complete if "Interest only" } Interest Only Period 1 year 2 years 3 years 4 years 5 years

VERIFICATION TYPE

What will be the Verification type? Full Doc Lo Doc

Applicant Declaration

This declaration need only be signed if the customer is **not** signing the mortgage manager's application for finance form

I/we acknowledge/certify that:

1. the Credit Provider will rely upon the information contained in this loan application and any other information submitted to the Credit Provider by any other means, including the above information which was provided by me/us in or with my/our loan application in order for the Credit Provider to assess my/our ability to make loan repayments and approve my/our loan application;
2. I/we certify the correctness and accuracy of the information contained in this loan application and any other information submitted to the Credit Provider by any other means, including the above information which was provided by me / us in or with my/our loan application in order for the Credit Provider to assess my/our ability to make loan repayments and approve my/our loan application;
3. I/we declare that the information provided in or with my/our loan application is true and correct and that I/we can afford to make the relevant loan repayments in accordance with the loan terms and without substantial financial hardship; and
4. I/we have considered my/our financial position and have or will seek appropriate financial and other relevant advice as I/we consider appropriate in connection with my/our proposed loan.

The Applicant(s) each acknowledge that the Credit Provider relies upon the certifications and acknowledgement given by the Applicant(s) in this certification/acknowledgement.

All Applicants to sign and date below

Applicant 1: Signature Print in BLOCK letters	Date: / / 20	Applicant 2: Signature Print in BLOCK letters	Date: / / 20
Applicant 3: Signature Print in BLOCK letters	Date: / / 20	Applicant 4: Signature Print in BLOCK letters	Date: / / 20



Individual Details

Complete a separate page for each Individual Applicant / Guarantor

Which Applicant is this? Applicant 1 Applicant 2 Applicant 3 Applicant 4

Is applicant acting in capacity as guarantor? Yes No

Full Name

Title First Name Middle name(s)

Middle name(s) Last Name

Trust Name- if Applicant is making this application in its capacity as trustee of a trust

If Applicant is making this application as trustee of a trust, is the trust a Superannuation trust? Yes No

Drivers licence number Date of Birth D D M M Y Y

Current Address

Unit No. Street No. Street/Road Name Street Type

Suburb State Postcode

Post settlement address (if different to current address)

Unit No. Street No. Street/Road Name Street Type

Suburb State Postcode

Contact Details

Phone Number Mobile Phone Number

Does this Applicant have a HECs/ PELs/ HELP debt? Yes No

Residency Status

Citizen Permanent Resident Other Yes No Yes No years months

Dependents Number of Dependents (who aren't Applicants) *NB: please insert '0' if no dependents*

Employment/ Self Employment details

Employer's/ Self Employed Business' trading name as shown in White Pages Months in current position months

ABN (if Self Employed income earner) - - - Months self employed months Months continuously employed months

Applicant's nearest living relative in Australia (must not be an Applicant) *if less than 12 in current position*

First Name Last Name

Phone Number Mobile Phone Number

Accountant's details (For full doc self employed income earners)

Trading Name

First Name Last Name

Phone Number Mobile Phone Number

Privacy Declaration

Privacy Declaration held for this Applicant? Yes No Date of Privacy Declaration for Applicant D D M M Y Y



Individual Details

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Phone Number Mobile Phone Number

Accountant's details (For full doc self employed income earners)

Trading Name

First Name Last Name

Phone Number Mobile Phone Number

Privacy Declaration

Privacy Declaration held for this Applicant? Yes No Date of Privacy Declaration for Applicant D D M M Y Y



Company Details

Complete a separate page for each Company Applicant.

Which Applicant is this? Applicant 1 Applicant 2 Applicant 3 Applicant 4

Company Name

Type: Inc. NL Pty Ltd Ltd Other

Is Company acting in capacity as Guarantor? Yes No Length of time in current industry? months

Trust Name

If Applicant is making this application as trustee of a trust, is the trust a Superannuation Trust? Yes No Is Applicant a Strata Corporation? Yes No

ACN: - ABN: - - -

Current Address

Unit No. Street No. Street/Road Name Street Type

Suburb State Postcode

Post settlement address (if different to current address)

Unit No. Street No. Street/Road Name Street Type

Suburb State Postcode

Accountant's details (For full doc self employed income earners)

Trading Name

First Name Last Name

Phone Number Mobile Phone Number

()

Privacy Declaration

Privacy Declaration held for this Applicant? Yes No Date of Privacy Declaration for Applicant

D D M M Y Y

(the rest of this page has been left intentionally blank)

Security Property Details

Complete a separate page for each Security Property.

Security Property Address

Unit No.	Street No.	Street/Road Name	Street Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb		State	Postcode
<input type="text"/>		<input type="text"/>	<input type="text"/>
Title Particulars (if known)			
<input type="text"/>			

Ownership

Who will Own this Property? Applicant 1 Applicant 2 Applicant 3 Applicant 4

Property Type

<input type="checkbox"/> House	<input type="checkbox"/> Apartment	<input type="checkbox"/> Serviced Apartment	<input type="checkbox"/> Vacant Land
<input type="checkbox"/> Townhouse	<input type="checkbox"/> Unit	<input type="checkbox"/> Duplex	<input type="checkbox"/> Other

Property Value

Is the Property being Purchased? Yes No

Complete if YES Contract of Sale Price: \$, ,

Complete if NO Estimated Value of Property: \$, ,

Investment

Is the Property a Rental Investment? Yes No

Complete if YES Rental Value (per month) \$,

First Home Owners Grant

Does this Applicant qualify for First Home Owners Grant Scheme? Yes No

Existing Mortgage Details *(where the property is not being purchased)*

Is the Property currently mortgaged to anyone? Yes No

Complete if YES

First Mortgagee Name	Account Number
<input type="text"/>	<input type="text"/>
Second Mortgagee Name (if applicable)	Account Number
<input type="text"/>	<input type="text"/>

Number of Arrears in Last 6 months? *(greater than 30 days)*

Number of Current Arrears?

Construction

Is the Property being constructed? Yes No

Complete if YES

Land Value: \$, ,

Fixed Price Building Contract: \$, ,

(the rest of this page has been left intentionally blank)

Assets

Deposit paid on real estate assets being purchased and to be offered as Security for this application

<p>Property Address</p> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	<p style="text-align: center;">Amount Paid</p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p>	<p style="text-align: center;">Which Applicant(s) owns this Asset?</p> <p style="text-align: center;">1 2 3 4</p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr><td style="width: 25%;"></td><td style="width: 25%;"></td><td style="width: 25%;"></td><td style="width: 25%;"></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> </table>																

Real estate assets being refinanced and to be offered as Security (Subject of this Application)

<p>Property Address</p> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	<p style="text-align: center;">Estimated Value</p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p>	<p style="text-align: center;">Which Applicant(s) owns this Asset?</p> <p style="text-align: center;">1 2 3 4</p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr><td style="width: 25%;"></td><td style="width: 25%;"></td><td style="width: 25%;"></td><td style="width: 25%;"></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> </table>																

Real estate assets NOT on this application

<p>Property Address</p> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	<p style="text-align: center;">Estimated Value</p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p>	<p style="text-align: center;">Which Applicant(s) owns this Asset?</p> <p style="text-align: center;">1 2 3 4</p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr><td style="width: 25%;"></td><td style="width: 25%;"></td><td style="width: 25%;"></td><td style="width: 25%;"></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> </table>																

Motor Vehicles

<p>Description</p> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/> <input style="width: 100%; height: 20px; border: 1px solid black;" type="text"/>	<p style="text-align: center;">Estimated Value</p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p> <p>\$ <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/>, <input style="width: 20px; height: 20px;" type="text"/> <input style="width: 20px; height: 20px;" type="text"/></p>	<p style="text-align: center;">Which Applicant(s) owns this Asset?</p> <p style="text-align: center;">1 2 3 4</p> <table border="1" style="width: 100%; height: 40px; border-collapse: collapse;"> <tr><td style="width: 25%;"></td><td style="width: 25%;"></td><td style="width: 25%;"></td><td style="width: 25%;"></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> <tr><td></td><td></td><td></td><td></td></tr> </table>																

Shares/ Managed funds

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Business Assets

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Cash at Bank

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Other Assets

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Liabilities & Expenses

New Loan(s) the subject of this Application

Loan Accounts

	Monthly Repayment	Requested Loan Amount
Loan Account 1	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>
Loan Account 2	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>

Existing Mortgages over the Security property(s) on this Application

Property Address/ Mortgagee	Payout Figure	Being paid out at settlement?	Which Applicant(s) owes this Liability?			
			1	2	3	4
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other Mortgages over property(s) not subject to this Application

Property Address/ Mortgagee	Is this an investment loan?	Monthly Repayment	Current Limit	Being paid out at settlement?	Which Applicant(s) owes this Liability?			
					1	2	3	4
<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	<input type="checkbox"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Credit cards/ Store cards/ Interest free store facilities

Card type/ Lender	Current Limit	Being paid out at settlement?	Which Applicant(s) owes this Liability?			
			1	2	3	4
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Personal Loan/ Overdraft/ Line of Credit/ Car or equipment loan or lease

Description/ Lender	Monthly Repayment	Current Balance	Being paid out at settlement?	Which Applicant(s) owes this Liability?			
				1	2	3	4
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	\$ <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Unpaid Defaults / Judgments

Description	Amount	Being paid out at settlement?	Which Applicant(s) owes this Liability?			
			1	2	3	4
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Rental Expense

Property Address	Monthly Expense	Being paid out at settlement?	Which Applicant(s) pays this Expense?			
			1	2	3	4
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other Expenses

Property Address	Monthly Payment	Being paid out at settlement?	Which Applicant(s) pays this Expense?			
			1	2	3	4
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input style="width: 100%;" type="text"/>	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



Income

Self employed income (Full Doc)

Description	Gross Monthly Income	Which Applicant(s) earns this Income?			
		1	2	3	4
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]

Self employed income (Self Certified, as per Self Certified Declaration)

Description	Gross Monthly Income	Which Applicant(s) earns this Income?			
		1	2	3	4
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]

PAYG- Full time income

Employer	Gross Monthly Income	Which Applicant(s) earns this Income?			
		1	2	3	4
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]

PAYG - Part time, casual, bonus, commission, shift or Motor Vehicle allowance income

Employer	Gross Monthly Income	Which Applicant(s) earns this Income?			
		1	2	3	4
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]

PAYG - Regular Overtime Income

Employer	Gross Monthly Income	Which Applicant(s) earns this Income?			
		1	2	3	4
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]

Rental Income

Rental Property Address	Gross Monthly Income	Is this a Security Property?	Which Applicant(s) earns this Income?			
			1	2	3	4
	\$ [] [] [] , [] [] []	[]	[]	[]	[]	
	\$ [] [] [] , [] [] []	[]	[]	[]	[]	
	\$ [] [] [] , [] [] []	[]	[]	[]	[]	
	\$ [] [] [] , [] [] []	[]	[]	[]	[]	

Investment Income (dividends, annuities, interest)

Description	Gross Monthly income	Which Applicant(s) earns this Income?			
		1	2	3	4
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]
	\$ [] [] [] , [] [] []	[]	[]	[]	[]

Privacy Declaration

Permission to obtain and disclose credit and personal information

What information can be disclosed?	<p>The Privacy Act 1988 (Act) allows certain information about each applicant/guarantor referred to in this application (you/your) to be disclosed, including:</p> <ul style="list-style-type: none"> • information that identifies you: your name, sex, date of birth, current and previous addresses, your current/last known employer and your driver's licence number; • the fact that you have applied for credit and the amount, or that we are a current credit provider to you, or that you have agreed to be a guarantor; • advice that payments previously notified as unpaid are no longer overdue; • payments overdue for at least 60 days and for which collection action has started; • cheques for more than \$100 drawn by you which have been dishonoured more than once; • in specified circumstances, that in our opinion you have committed a serious credit infringement; • the fact that credit provided to you by us has been paid or otherwise discharged; • other information about credit standing/worthiness, history or capacity that credit providers can disclose under the Act, including a credit report. 	
	Credit Providers	Guarantors
Who can give or obtain information?	<p>We (your loan originator) and our related corporations, any introducer, dealer or broker referred to in the loan application, any person assisting in processing the loan application, and other entities involved in the funding or securitisation of your loan, (each a Credit Provider and together, the Credit Providers) may:</p> <ul style="list-style-type: none"> • obtain a commercial and a consumer credit report containing information about you from a credit reporting agency; • exchange credit information about you with each other; • exchange credit information about you with any credit reporting agency and any other provider of credit to you named in your credit application or a credit report from a credit reporting agency. 	<p>The Credit Providers may give a guarantor, or a person who is considering becoming a guarantor, credit information about you for the purpose of enabling the guarantor to decide whether to act as guarantor or to keep informed about the guarantee.</p> <p>Lenders mortgage and trade insurers</p> <p>A lender's mortgage insurer or a registered trade insurer may obtain a consumer credit report about you from a Credit Provider or from a credit reporting agency to assess whether to provide lenders mortgage insurance/trade insurance to us in relation to your loan.</p>
When can information be obtained or disclosed	<p>This information can be obtained or disclosed by the Credit Providers before, during or after the provision of credit, for the various purposes prescribed by the Act including:</p> <ul style="list-style-type: none"> • assessing your loan application or to be a guarantor for the applicant, assessing your credit worthiness, managing your loan or the arrangements under which your loan is funded or collecting overdue payments. • if you are in default under a credit agreement, notifying and exchanging information with other credit providers and any of our collection agents; • to allow a credit reporting agency to create or maintain a credit information file about you. 	
Marketing purposes	<p>The Credit Providers may use, and share with our related entities, information about you other than information only available from a credit file for marketing our products with you. If you do not want to receive any information about products and services (supplied by us or our preferred providers) which we consider may be of value or interest to you, please check / tick the box. <input style="float: right;" type="checkbox"/></p>	
Your authority to the credit providers	<p>By signing this declaration, you acknowledge having read and understood this permission to obtain and disclose information and you authorise the Credit Providers to give and obtain, in accordance with the Act, the information specified above until the credit is repaid in full.</p>	

All Applicants to sign and date below

Applicant 1: Signature	Date:	Applicant 2: Signature	Date:
	/ / 20		/ / 20
Print Full Name in BLOCK letters		Print Full Name in BLOCK letters	
Applicant 3: Signature	Date:	Applicant 4: Signature	Date:
	/ / 20		/ / 20
Print Full Name in BLOCK letters		Print Full Name in BLOCK letters	



Applicant Identity Verification

Complete one table for each Applicant totalling a minimum of 100 points

Please note: At least one identification document must show the Applicants full legal name (e.g John Barry Smith) and must match the name as shown on the Applicant's Individual Details page.

Also note: if the Applicant's last name as it appears on the Medicare card differs from the name appearing on the Applicant's other identity documents, please provide a copy of a supplementary document (e.g. marriage certificate or deed poll) confirming that both names identify the Applicant as one and the same person.

Applicant Document Type	Medicare Card - Compulsory (25 Points)	Citizenship - Passport or Birth Certificate (70 Points)	Drivers Licence (40 Points)	Other
Full name as appears on Document				
Date of Birth as shown				
Document No.				
Applicant Document Type	Medicare Card - Compulsory (25 Points)	Citizenship - Passport or Birth Certificate (70 Points)	Drivers Licence (40 Points)	Other
Full name as appears on Document				
Date of Birth as shown				
Document No.				
Applicant Document Type	Medicare Card - Compulsory (25 Points)	Citizenship - Passport or Birth Certificate (70 Points)	Drivers Licence (40 Points)	Other
Full name as appears on Document				
Date of Birth as shown				
Document No.				
Applicant Document Type	Medicare Card - Compulsory (25 Points)	Citizenship - Passport or Birth Certificate (70 Points)	Drivers Licence (40 Points)	Other
Full name as appears on Document				
Date of Birth as shown				
Document No.				

Mortgage Manager / Mortgage Introducer Declaration

I declare:

1. I have sighted the originals of all Identity Verification Documents (referred above) and confirm the personal identity of the Applicant; and
2. I have in my possession photocopies of all Identity Verification Documents (referred above) and that the identification documents are attached to the Mobius Applicant Identity Verification.

I **attach** a copy of the Medicare Card for the Applicant identified above and certify that it is a true representation of the Medicare Card sighted.

Mortgage Manager / Mortgage Introducer <i>(delete as appropriate)</i> Signature	Date: _____ / _____ / 20____ Print full name in BLOCK Letters
--	--



Individual Self Certified Declaration (Lo Doc)

Complete a separate box for each Individual Applicant

Which Applicant is this?			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 3	<input type="checkbox"/> Applicant 4
Name of Individual Applicant making this declaration			
Print in BLOCK letters: First Name		Last Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ABN (if Self Employed income earner)		Months Self-Employed?	My average GROSS Monthly Income is:
<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>	<input type="text"/> months	\$ <input type="text"/> , <input type="text"/> per month

Which Applicant is this?			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 3	<input type="checkbox"/> Applicant 4
Name of Individual Applicant making this declaration			
Print in BLOCK letters: First Name		Last Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ABN (if Self Employed income earner)		Months Self-Employed?	My average GROSS Monthly Income is:
<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>	<input type="text"/> months	\$ <input type="text"/> , <input type="text"/> per month

Which Applicant is this?			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 3	<input type="checkbox"/> Applicant 4
Name of Individual Applicant making this declaration			
Print in BLOCK letters: First Name		Last Name	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ABN (if Self Employed income earner)		Months Self-Employed?	My average GROSS Monthly Income is:
<input type="text"/> - <input type="text"/>	<input type="text"/> - <input type="text"/>	<input type="text"/> months	\$ <input type="text"/> , <input type="text"/> per month

Applicant Declaration

I/we acknowledge/certify that:

1. I/we have requested the Credit Provider to not require documentary evidence of my/our income, outgoings, assets and liabilities;
2. the Credit Provider will rely upon the information contained in the loan application and any other information submitted to the Credit Provider by any other means, including the above information which was provided by me/us in or with my/our loan application in order for the Credit Provider to assess my/our ability to make loan repayments and approve my/our loan application;
3. I/we certify the correctness and accuracy of the information contained in the loan application and any other information submitted to the Credit Provider by any other means, including the above information which was provided by me/us in or with my/our loan application in order for the Credit Provider to assess my/our ability to make loan repayments and approve my/our loan application;
4. the Credit Provider has not independently verified the information relating to my/our income provided by me/us in or with my/our loan application and any other information submitted to the Credit Provider by any other means;
5. I/we declare that the information provided in or with my/our loan application is true and correct and that I/we can afford to make the relevant loan repayments in accordance with the loan terms and without substantial financial hardship; and
6. I/we have considered my/our financial position and have or will seek appropriate financial and other relevant advice as I/we consider appropriate in connection with my/our proposed loan.

The Applicant(s) each acknowledge that the Credit Provider relies upon the certifications and acknowledgment given by the Applicant (s) in this certification/acknowledgment.

All Applicants to sign and date below

Applicant 1: Signature Date: <div style="text-align: center;">/ / 20</div>	Applicant 2: Signature Date: <div style="text-align: center;">/ / 20</div>
Print Full Name in BLOCK letters	Print Full Name in BLOCK letters
Applicant 3: Signature Date: <div style="text-align: center;">/ / 20</div>	Applicant 4: Signature Date: <div style="text-align: center;">/ / 20</div>
Print Full Name in BLOCK letters	Print Full Name in BLOCK letters

Company Applicant Declaration

Company Declaration: Acknowledgement of Reliance on Information Provided by Applicant

Company Name

[Grid of 28 empty boxes for Company Name]

Name of Company Director making Declaration on behalf of this Company

First Name

Last Name

[Grid of 24 boxes for Director Name, with one green box in the 10th position]

Company Applicant Declaration

- I/We declare that this Company's average MONTHLY profit before tax is \$ [] [] [] , [] [] [] per month.
- I/We declare that this Company has been operating in its industry for [] [] [] months.
- I/We acknowledge that the Company has requested that the Mortgage Manager & the Credit Provider not require documentary evidence of the Company's income, outgoings, assets and liabilities.
- I/We acknowledge that the Credit Provider has relied upon the information contained in the loan application, including the above information which was provided by the Company in or with its loan application in order for the Credit Provider to assess its ability to make loan repayments and approve the loan application.
- I/We acknowledge that the Credit Provider has not independently verified the information relating to the Company's income provided by it in or with its loan application.
- I/We declare that I/we am/are duly appointed and authorised by the Company to make these declarations on its behalf and that the information provided in or (in connection) with the Company's loan application is true and correct and that the Company can afford to make the relevant loan repayments in accordance with the loan terms and without substantial financial hardship.

Director's Signature	Date: / / 20
Print Full Name in BLOCK letters	

Director / Secretary Signature	Date: / / 20
Print Full Name in BLOCK letters	

Business Purpose Declaration

Complete a separate box for each Individual Applicant

Which Applicant is this?			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 3	<input type="checkbox"/> Applicant 4
Name of Individual Applicant making this declaration			
Print in BLOCK letters: First Name		Last Name	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
ABN (if Self Employed income earner)		Months Self-Employed?	My average GROSS Monthly Income is:
<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> months	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> per month

Which Applicant is this?			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 3	<input type="checkbox"/> Applicant 4
Name of Individual Applicant making this declaration			
Print in BLOCK letters: First Name		Last Name	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
ABN (if Self Employed income earner)		Months Self-Employed?	My average GROSS Monthly Income is:
<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> months	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> per month

Which Applicant is this?			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 3	<input type="checkbox"/> Applicant 4
Name of Individual Applicant making this declaration			
Print in BLOCK letters: First Name		Last Name	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
ABN (if Self Employed income earner)		Months Self-Employed?	My average GROSS Monthly Income is:
<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> months	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> per month

Which Applicant is this?			
<input type="checkbox"/> Applicant 1	<input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 3	<input type="checkbox"/> Applicant 4
Name of Individual Applicant making this declaration			
Print in BLOCK letters: First Name		Last Name	
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
ABN (if Self Employed income earner)		Months Self-Employed?	My average GROSS Monthly Income is:
<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		<input type="text"/> <input type="text"/> <input type="text"/> months	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> per month

IMPORTANT

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

Business Purpose Declaration

I/we declare that the credit to be provided to me/us by the credit provider in connection with this loan is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

Applicant 1: Signature Print Full Name in BLOCK letters	Applicant 2: Signature Print Full Name in BLOCK letters
Date: / / 20	Date: / / 20
Applicant 3: Signature Print Full Name in BLOCK letters	Applicant 4: Signature Print Full Name in BLOCK letters
Date: / / 20	Date: / / 20