

# GIANT FINANCE GROUP APPLICATION FORM

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## Giant Finance Group

## COVER PAGE

**INTRODUCER USE ONLY**

<b>Aggregator:</b>	<input type="text"/>	<b>Introducer Number:</b>	<input type="text"/>
<b>Introducer Company:</b>	<input type="text"/>	<input type="checkbox"/> ACL# or <input type="checkbox"/> CRN#:	<input type="text"/>
<b>Introducer Name:</b>	<input type="text"/>	<input type="checkbox"/> ACL# or <input type="checkbox"/> CRN#:	<input type="text"/>
<b>Introducer Mobile Ph:</b>	<input type="text"/>	<b>Introducer Email:</b>	<input type="text"/>
<b>Irrevocable Authority:</b>	<input type="checkbox"/> YES <input type="checkbox"/> NO	<b>Amount:</b>	<input type="text"/>
		<b>Has Mortgage Protection Insurance been offered?</b>	<input type="checkbox"/> YES <input type="checkbox"/> NO

## LOAN APPLICATION CHECKLIST - All Loans

- |   |   |
|---|---|
| <input type="checkbox"/> Completed application form                                 | <input type="checkbox"/> Contract of purchase ( <i>if applicable</i> )  |
| <input type="checkbox"/> Copies of 100 Point ID (e.g. passport & D.L)               | <input type="checkbox"/> Building & contract, plans specifications ( <i>if applicable</i> )   |
| <input type="checkbox"/> Loan statements last 6 months (refinance)                  | <input type="checkbox"/> Proof of funds to complete purchase  |
| <input type="checkbox"/> Other refinance statements (6 months P/L and 3 months C/C) | <input type="checkbox"/> Application Fee attached or complete authority below   |
| <input type="checkbox"/> Completed serviceability worksheet attached                | <input type="checkbox"/> Genuine savings history or non genuine deposit evidence of funds to complete*                                  |
| <input type="checkbox"/> Rental management statement or lease agreement             |   |
| <input type="checkbox"/> Rates notice   | <input type="checkbox"/> Last issued statement on all mortgage facilities not being refinanced ( <i>F1, F2 &amp; F6 products only</i> ) |

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

## Standard

## PAYG

- ☐ 2 most recent payslips
  - ☐ Letter of employment
  - ☐ Group Certificate or tax assessment notice with full tax return
- \*must include at least (2) two of the above

**SELF EMPLOYED**

- ☐ Last 2 years tax assessment notices
- ☐ Last 2 years personal and business tax returns

## Self-Employed

- ☐ Self Employed Declaration
 ☐ Accountants Declaration (*Must be supplied if an F1 product*)

☐ Valid ABN (min 2yrs)
 ☐ Business Banking Statements\* or ATO lodged BAS\*  
*\*please refer to the relevant product fact sheet for specific requirements*

☐ GST Registration (min 12 months)

☐ Most recent 3 months statements (all existing loan facilities)  
*(F1 products only)*

## Specialist

## PAYG

- ☐ 2 most recent payslips and/or letter of employment
- ☐ Group Certificate or tax assessment notice with full tax return
- ☐ Rental management statement or lease

**SELF EMPLOYED**

- ☐ Self Employed Declaration
 ☐ ABN Search
- ☐ GST Registration (if applicable)
- ☐ Accountants Declaration (*Non Conforming Home Loan only*\*)
- ☐ Business Banking Statements\* or ATO lodged BAS\*
- \*please refer to the relevant product fact sheet for specific requirements*  
*\*Loan amount restrictions apply*

## FEE AUTHORITY

I / We authorise an amount of  to be charged to my / our debit / credit card by Better Choice for the application fee for this loan application.  
I / We understand that should the application not proceed then the fee may be refunded dependent on the amount of work which has been undertaken.  
Charge my credit card as follows:

**Tick One:** ☐ Visa ☐ MasterCard ☐ Debit Card

Name of Account:				Signature:			
Card Number:		Expiry Date		Signature Date			

**Office Use:** Processed by:  Date  ☐ Approved ☐ Declined

## Summary of Preliminary Assessment

### PURPOSE OF SEEKING CREDIT OR REMAINING IN EXISTING CREDIT CONTRACT:

What are the primary reasons for seeking credit (how will the funds be used) or the reasons for a review of an existing credit contract?

For example: purchase home, buy land, building, investment property, refinance, renovate relocation, debt consolidation, study, holiday, car, boat, extra cash, etc.

Amount of credit sought:

Term of credit sought:

### REFINANCING OR CONSOLIDATING DEBTS:

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

### SECURITY PROPERTY:

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

☐ YES ☐ NO

### IMPORTANT FEATURES:

Features	Yes / No	Comments
Certainty of Repayments? (fixed rate)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="text"/>
Fixed & Variable? (combination of both)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="text"/>
Interest Only? (reduced repayments by paying I/O)	<input type="checkbox"/> YES <input type="checkbox"/> NO	If seeking interest only please provide reasons below: <input type="text"/>
Ability to make additional repayments? (without penalties)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="text"/>
Re-draw? (ability to access additional payments)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="text"/>
Stand alone Security? (not cross collateralised)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="text"/>
Flexibility? (Increase, reduce credit limit)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="text"/>
Fees and Charges? (ongoing, entry, exit)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="text"/>
Service? (direct access to staff)	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="text"/>

### COSTS AND RISKS OF PRODUCT FEATURES BEING SOUGHT:

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

### RECOMMENDED PRODUCT & DECLARATION

Loan Product:

Loan Amount:

Interest Rate:

Term:

### OTHER LOAN DETAILS

I  hereby make the following representations:

a. I have complied with the Responsible Lending obligations under the NCCP Act and have assessed that the above product is **NOT UNSUITABLE for the customer/s on the following basis:**

- The credit product is consistent with the customer/s requirements and objectives; and
- The customer/s can comply with their credit obligations without substantial hardship.

b. The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications.

☐ YES ☐ NO If no please provide details:

c. The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications.

☐ YES ☐ NO If no please provide details:

d. Has any conflict of interest which may disadvantage the customer/s been identified in relation to the recommended product?

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

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

### CREDIT ASSISTANCE PROVIDER

### FIRST APPLICANT

### SECOND APPLICANT

Name:

Name:

Name:

Address:

Signature:

Signature:

Date:  Signature:

Date:

Date:

# LOAN APPLICATION

## PERSONAL PARTICULARS TO BE COMPLETED BY ALL INDIVIDUAL BORROWERS OR GUARANTORS

### APPLICANT 1

☐ BORROWER ☐ GUARANTOR

Surname:  Other Names:  Title: Mr/Mrs/Ms

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

Drivers Licence #:  Date of Birth:  Email: (required for internet banking)

Mobile:  Telephone - BH:  AH:

EMPLOYMENT  
Employer:  Employer Phone:

Employer Address:

Employment Type: (FT • PT • Casual • Self Employed • Other)  Occupation:

Period of Employment:  Gross Annual Income:  Probation: ☐ Yes ☐ No  
(If less than 3 years, please provide previous employment)

Previous Employer:

Previous Occupation:  Period

ADDRESS  
Present Address:

Suburb:  State:  Postcode:

Period at Address:  (If less than 3 years, please provide previous address) Is address to remain unchanged after settlement? ☐ YES ☐ NO

Previous Address:

Suburb:  State:  Postcode:

Period at Previous Address:  Permanent Australian Resident Status: ☐ YES ☐ NO

Mailing Address if different from above:

NEAREST RELATIVE (not living with you)  
Name:  Relationship:

Present Address:

Suburb:  State:  Postcode:

Mobile:  Telephone - BH:  AH:

Applicant's Mothers Maiden Name:  Spouses Full Name:

### APPLICANT 2

☐ BORROWER ☐ GUARANTOR

Surname:  Other Names:  Title: Mr/Mrs/Ms

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

Drivers Licence #:  Date of Birth:  Email: (required for internet banking)

Mobile:  Telephone - BH:  AH:

EMPLOYMENT  
Employer:  Employer Phone:

Employer Address:

Employment Type: (FT • PT • Casual • Self Employed • Other)  Occupation:

Period of Employment:  Gross Annual Income:  Probation: ☐ Yes ☐ No  
(If less than 3 years, please provide previous employment)

Previous Employer:

Previous Occupation:  Period

ADDRESS  
Present Address:

Suburb:  State:  Postcode:

Period at Address:  (If less than 3 years, please provide previous address) Is address to remain unchanged after settlement? ☐ YES ☐ NO

Previous Address:

Suburb:  State:  Postcode:

Period at Previous Address:  Permanent Australian Resident Status: ☐ YES ☐ NO

Mailing Address if different from above:

NEAREST RELATIVE (not living with you)  
Name:  Relationship:

Present Address:

Suburb:  State:  Postcode:

Mobile:  Telephone - BH:  AH:

Applicant's Mothers Maiden Name:  Spouses Full Name:

## CORPORATE BORROWERS TO BE COMPLETED BY ALL CORPORATE BORROWERS

Name of Company / Trust:

☐ BORROWER ☐ GUARANTOR

Name of Trustee/s: 1.  2.  3.  4.

Trading Address:  Suburb:  State:  Postcode:

Registered Address:  Suburb:  State:  Postcode:

ACN / ABN:  Date of Incorporation:  Place of Incorporation:  Phone:

Principal Activity:

Name of Directors/ 1.  2.  3.  4.

# LOAN APPLICATION

## PRODUCTS & SECURITY PROPERTY DETAILS

**Product Name:**  ☐ All in One ☐ Line of Credit ☐ Term Loan ☐ Low Doc ☐ Specialist ☐ 100% Offset

**Loan Amount**  ☐ Owner / Occupied ☐ Investment **Visa Limit \$**  ☐ Secured (Line of Credit) ☐ Unsecured

**Purpose:** ☐ Purchase ☐ Construction ☐ Refinance ☐ FASTRefi ☐ Increase

**Facility Required:** **Term**  Years ☐ Principal & Interest ☐ Interest Only  years

Indicative Interest Rate:  % ☐ Variable ☐ Fixed for  years

**Security Property:** Property #1 ☐ Property #2 ☐ Property #3 ☐ Property #4 ☐

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

**Specify full purpose and amount:**

**Product Name:**  ☐ All in One ☐ Line of Credit ☐ Term Loan ☐ Low Doc ☐ Specialist ☐ 100% Offset

**Loan Amount**  ☐ Owner / Occupied ☐ Investment **Visa Limit \$**  ☐ Secured (Line of Credit) ☐ Unsecured

**Purpose:** ☐ Purchase ☐ Construction ☐ Refinance ☐ FASTRefi ☐ Increase

**Facility Required:** **Term**  Years ☐ Principal & Interest ☐ Interest Only  years

Indicative Interest Rate:  % ☐ Variable ☐ Fixed for  years

**Security Property:** Property #1 ☐ Property #2 ☐ Property #3 ☐ Property #4 ☐

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

**Specify full purpose and amount:**

**Product Name:**  ☐ All in One ☐ Line of Credit ☐ Term Loan ☐ Low Doc ☐ Specialist ☐ 100% Offset

**Loan Amount**  ☐ Owner / Occupied ☐ Investment **Visa Limit \$**  ☐ Secured (Line of Credit) ☐ Unsecured

**Purpose:** ☐ Purchase ☐ Construction ☐ Refinance ☐ FASTRefi ☐ Increase

**Facility Required:** **Term**  Years ☐ Principal & Interest ☐ Interest Only  years

Indicative Interest Rate:  % ☐ Variable ☐ Fixed for  years

**Security Property:** Property #1 ☐ Property #2 ☐ Property #3 ☐ Property #4 ☐

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

**Specify full purpose and amount:**

### SECURITY PROPERTY DETAILS #1

☐ Owner Occupied ☐ Investment

**Type:** ☐ House ☐ Unit ☐ Land ☐ Townhouse ☐ Duplex ☐ Rural

Name of Title Holder/s (After settlement):

Address of Property:

Suburb:  State:  Postcode:

Est. Value/ Purchase Price:  Gross Rent:

### CONTACT DETAILS FOR VALUATION

Contact Name:

Phone:  Email:

### CONTACT DETAILS FOR SOLICITOR/CONVEYANCER

Firm:  Contact:

Phone:  Fax:  Email:

### SECURITY PROPERTY DETAILS #2

☐ Owner Occupied ☐ Investment

**Type:** ☐ House ☐ Unit ☐ Land ☐ Townhouse ☐ Duplex ☐ Rural

Name of Title Holder/s (After settlement):

Address of Property:

Suburb:  State:  Postcode:

Est. Value/ Purchase Price:  Gross Rent:

### CONTACT DETAILS FOR VALUATION

Contact Name:

Phone:  Email:

### CONTACT DETAILS FOR SOLICITOR/CONVEYANCER

Firm:  Contact:

Phone:  Fax:  Email:

# LOAN APPLICATION

## STATEMENT OF POSITION

### ASSETS (Not including New Property)

Value

Home - Address:



Other Property - Address:



Other Property - Address:



Other Property - Address:



Cars:

Caravan / Boat / Motor Bike:

Superannuation:

Cash / Savings / Deposit Paid

Shares, Bonds etc:

Furniture:

Other

Assets:



Other

Assets:



Total Assets:

Net Worth: (Assets - Liabilities)

### LIABILITIES

Mthly Payments

Total Owing  
/Limit

Tick if being  
refinanced

Home Loan:

Lender



☐

Other Mortgage:

Lender



☐

Other Mortgage:

Lender



☐

Other Mortgage:

Lender



☐

Lease/Hire Purchase:

Lender



☐

Personal Loans:

Lender



☐

Personal Loans:

Lender



☐

Credit Cards:

Limit



☐

Provider

Limit



☐

Provider

Total Payments / Liabilities


☐

# LOAN APPLICATION

## EXPENSES

### EXPENSES TYPE

### Monthly Repayments / Expenses

Basic Living Expenses\*

\*Basic Living Expenses include: groceries/food, clothing, council rates, electricity, gas, water, home telephone, government education, single motor vehicle expenses, travel (train/bus), entertainment, etc.

### Additional Living Expenses

Building and/or Contents Insurance

Additional Car(s) Petrol / Tolls / Parking

Body Corporate Levies

Additional Car(s) Maintenance

Mobile Phones(s) / Internet / Pay TV

Additional Car(s) Registration

Private Health/Medical

Child Maintenance

Life Insurance

Child Care

Non Government Education

Rent / Board Ongoing

Subscriptions

Other (e.g. Gym Membership)

**TOTAL**

**TOTAL**

### TOTAL ADDITIONAL EXPENSES

Provide additional comments on any Additional Living Expenses listed above that you would reduce / cancel in order to satisfy your loan repayment and avoid financial hardship.

## SUMMARY OF INCOME & FUNDS POSITION

### INCOME CALCULATION

#### GROSS ANNUAL:

Salary 1

Salary 2

Self Emp. - Year 1

Self Emp. - Year 2

Self Empl. - Year 3

Average

Other 1 - Detail

Other 2 - Detail

Rental 1

Rental 2

Rental 3

Total Income:

### FUNDS POSITION

#### FUNDS REQUIRED TO COMPLETE TRANSACTION:

Purchase Property

Refinance Amount

Debt Consolidation

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

Share or Mngd Fund Investment

Land Purchase

Construction

Renovation

Other (Details)

Total Costs

Total Funds Required

### FUNDING SOURCED BY:

Total Loan Amount Sought

Sales Proceeds

Deposit Paid:

Savings: 6 Mths Statements

Sales of Shares / Investments

First Home Owners Grant:

Gift (Stat Dec. Doc.)

Other Finance

Total Funds Available:

\*Total Funds available should exceed total funds required.

# VERIFICATION OF IDENTITY - INDIVIDUAL

## KNOW YOUR CUSTOMER - INDIVIDUAL - IDENTIFICATION DOCUMENTS

### Primary photographic documents (compulsory)

(Note: must show a clear photograph)

- ☐ Australian Drivers Licence (70) (must be current)
- ☐ Australian Passport (70) (current/expired less than 2 years)  
Foreign Passport (must be current)
- ☐ Australian State or Territory issued Proof of Age Card

#### PLUS

### Primary non - photographic documents

- ☐ Australian Birth Certificate (70)
- ☐ Australian Citizenship Certificate (70)
- ☐ Pension card issued by Centrelink (40)
- ☐ Medicare card (25)
- ☐ Health Care Card issued by Centrelink or  
Department of Veterans' Affairs

**NOTE:** ID must include at least one photographic document & add up to a minimum of 100 points

### Secondary identification documents

- ☐ A notice that records the provisions of benefits to the individual which has been issued by Commonwealth, State or Territory within the preceding 12 months and contains the name and residential address of the individual
- ☐ A notice issued by the Australian Taxation Office within the preceding 12 months that records a debt payable or assessment
- ☐ A notice which is issued by local government or utilities provider within the previous 3 months that contains the name and residential address of the individual

(Tick those that have been sighted and attach copies to this form)

#### APPLICANT 1

##### 1. Birth Certificate / Passport

Points 70 Score

Name on Document

Birth Cert. /Passport No.  Date of Issue

State of Issue  D.O.B.  Date of Expiry

##### 2. Driver's Licence

Points 70 Score

Name on Licence

Address

Suburb  State  Postcode

Drivers Licence No.  State of Issue  D.O.B.

Date of Issue  Date of Expiry

##### 3. Credit Cards

Points 25 Score

Name on Card

Institution  Date of Issue

Card Number  Date of Expiry

##### 4. Other

Points Score

Document

Document #  Date of Issue  Date of Expiry

Address

Signature:

TOTAL POINTS

#### Identification Check Results (To be completed by Interviewer)

I confirm that the identification is true identification of:

Documentation provided is current or within acceptable timeframes YES ☐ NO ☐ Date:

Photographic documentation is a reasonable likeness of the individual YES ☐ NO ☐ State where customer identification was held

Photographic verification was carried out by me YES ☐ NO ☐

Verification against primary photographic documentation was not possible because (state reason)

##### Result of Check

Has verification been achieved YES ☐ NO ☐ Name of Authorised Party/Broker  Signature of Authorised Party

Address of Authorised Party/Broker

Is there a need to file a suspect Transaction Report? YES ☐ NO ☐

#### APPLICANT 2

##### 1. Birth Certificate / Passport

Points 70 Score

Name on Document

Birth Cert. /Passport No.  Date of Issue

State of Issue  D.O.B.  Date of Expiry

##### 2. Driver's Licence

Points 70 Score

Name on Licence

Address

Suburb  State  Postcode

Drivers Licence No.  State of Issue  D.O.B.

Date of Issue  Date of Expiry

##### 3. Credit Cards

Points 25 Score

Name on Card

Institution  Date of Issue

Card Number  Date of Expiry

##### 4. Other

Points Score

Document

Document #  Date of Issue  Date of Expiry

Address

Signature:

TOTAL POINTS

#### Identification Check Results (To be completed by Interviewer)

I confirm that the identification is true identification of:

Documentation provided is current or within acceptable timeframes YES ☐ NO ☐ Date:

Photographic documentation is a reasonable likeness of the individual YES ☐ NO ☐ State where customer identification was held

Photographic verification was carried out by me YES ☐ NO ☐

Verification against primary photographic documentation was not possible because (state reason)

##### Result of Check

Has verification been achieved YES ☐ NO ☐ Name of Authorised Party/Broker  Signature of Authorised Party

Address of Authorised Party/Broker

Is there a need to file a suspect Transaction Report? YES ☐ NO ☐

☐ (To be signed by the Mortgage Manager: Authorised Party  We have complied with the requirements of the AML/ CTF legislation)

# LOAN APPLICATION

## SELF-EMPLOYED DECLARATION OF FINANCIAL POSITION

### Acknowledgement of Reliance of Information provided by Borrower

**TO:** Better Choice Home Loans Pty Ltd (ABN 79 095 728 868) (Mortgage Manager), Adelaide Bank a division of Bendigo & Adelaide Bank (ABN 11 068 049 178) (Credit Provider / Lender), Advantaged Financial Services (ABN 36 130 012 930) (Credit Provider / Lender), AFSH Nominees Pty Limited (Credit Provider / Lender), Perpetual Trustees Victoria Ltd (Credit Provider / Lender), ING Bank (Australia) Limited (ABN 24 000 893 292) (Credit Provider / Lender), La Trobe Financial Asset Management Limited (ABN 30 06 479 57), MKM Capital Pty Ltd (ABN 73 111 776 464) (Credit Provider / Lender), Origin Mortgage Management Service Pty Ltd (ACN 601 349 071) on behalf of Columbus Capital Pty Ltd (ACN 119 531 252) (Credit Provider / Lender), Pepper Group Limited (and its affiliates) (ABN 55 094 317 665) (Credit Provider), Permanent Custodians Limited (ABN 55 001 426 384), Permanent Mortgages Limited (ACN 097 176 362), Perpetual Corporate Trust Limited (ACN 000 341 533), Perpetual Trustee Company Limited (ABN 42 000 001 007) (Credit Provider / Lender), RedZed Lending Solutions (ABN 31 123 588 527) (Credit Provider / Lender), Resimac Limited (ABN 67 002 997 935) (Credit Provider / Lender), Sandhurst Trustee Limited (ABN 16 004 030 737).

#### 1. LOAN DETAILS

Loan Amount Applied for \$  Maturity Date  Term   
Interest Rate  % Monthly Repayment (est) \$

#### 2. BORROWER DETAILS - The Lender recommends that all applicants seek independent legal and financial advice prior to obtaining a loan.

Applicant (1)	Applicant (2) or Guarantor (1)	Applicant (3) or Guarantor (2)
First Names (In full) <input type="text"/>	<input type="text"/>	<input type="text"/>
Surnames or Company Name <input type="text"/>	<input type="text"/>	<input type="text"/>
Employment Status <input type="checkbox"/> Self-Employed <input type="checkbox"/> Individual <input type="checkbox"/> Company Applicant	<input type="checkbox"/> Self-Employed <input type="checkbox"/> Individual <input type="checkbox"/> Company Applicant	<input type="checkbox"/> Self-Employed <input type="checkbox"/> Individual <input type="checkbox"/> Company Applicant
ABN <input type="text"/> (if Self-Employed or a Company) ABN/ACN: <input type="text"/>	ABN/ACN: <input type="text"/>	ABN/ACN: <input type="text"/>
Date Registered: <input type="text"/>	Date Registered: <input type="text"/>	Date Registered: <input type="text"/>
GST Registered: <input type="checkbox"/> Yes <input type="checkbox"/> No	GST Registered: <input type="checkbox"/> Yes <input type="checkbox"/> No	GST Registered: <input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation <input type="text"/>	<input type="text"/>	<input type="text"/>
Industry <input type="text"/>	<input type="text"/>	<input type="text"/>

Provide a detailed explanation of the nature of business and how the declared income is derived.  
(e.g. I own and operate a plumbing business with 6 employees. The majority of work is sourced via agreements with local real estate agents, online advertising and word of mouth).

#### 3. DECLARATION OF FINANCIAL POSITION

I/We certify warrant and represent to you that:

- (a) I am/we are aware of my/our financial obligations under our proposed loan with the Credit Provider;
- (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 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 and;
- (e) I/we have requested the credit provider to assess this facility without the documentary evidence of my/our income than for a Prime loan.

(f) I/we confirm that the credit provider has relied upon information contained in the loan application, including the information below 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.

(g) I/we confirm that neither the credit provider or the Mortgage Manager have independently verified the information provided by me/us in or with the loan application.

(h) I/we declare that the information provided in or with my/our Loan application is true and correct.

(i) I/we have reviewed this document and confirm its accuracy, including any parts of this document that are not completed in my/our handwriting.

(j) I/we acknowledge that the Bank recommends that I/we obtain independent legal and financial advice prior to entering into the loan contract.

(k) I/we specifically request the Credit Provider to consider my/our loan application while requiring me/us to provide significantly less evidence of my/our income, outgoings, assets and liabilities than for a Prime loan;

(l) I/we acknowledge that the Credit Provider and any lender's mortgage insurer have relied upon the information contained in the application for credit ("application") and within this Declaration of Financial Status in assessing whether to approve the application;

(m) There are no other significant issues relevant to the application that should be brought to the attention of the Credit Provider not already contained in this document or the Loan Application.

#### WARNING:

The Credit Provider may rely on the information you provide in this Declaration of Financial Status when assessing whether it is appropriate to make this loan to you. Consider obtaining legal and financial advice to ensure you can afford to repay the loan. There may be cheaper loans available to you if you provide this information.



# LOAN APPLICATION

## SELF-EMPLOYED DECLARATION OF FINANCIAL POSITION Continued

I/we acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application. Statements of Assets and Liabilities for each Borrower as at

Are the documents provided to verify income representative of a full year's trading? (i.e. Business Account Bank Statements or BAS statements)

☐ Yes

☐ No

	Applicant (1)	Applicant (2) or Guarantor (1)	Applicant (3) or Guarantor (2)
Gross Income (PAYG) p.a.*	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>OR</b> Self Employed Annual Net Income from business (income left after all expenses prior to tax)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
+ Current rent received	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
+ Other <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>TOTAL</b>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total Assets</b>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total Liabilities</b>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Net Assets</b>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Signatures of all applicants:</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date Declaration signed:	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Signatures of all witnesses:</b>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Date Declaration witnessed:	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

- The declarant/s is/are required to sign any/all alterations made on this form.
- \*\* Supplementary Income Source in the form of Parenting Allowance for dependents under the age of 13 is acceptable provided you have a primary income type of PAYG or Self Employed.
- If you present documentation (which is satisfactory to the Lender) at a later stage in order to verify income, it will be compared with the gross/net income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for conversion to a fully verified home loan. Any rate change will be at the Lender's discretion and subject to the facility being conducted within the loan Terms and Conditions.

# LOAN APPLICATION

## APPLICANT DECLARATION

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

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

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

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

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

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

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

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

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

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

8. Are you a Guarantor for any other loan?

9. Are you aware of any expected change in your circumstances that may alter your financial situation or ability to repay the loan, including any expected change in your income or expenses in the next 5 years? If yes, please provide details:

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

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

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

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

## LOAN PURPOSE CHECKLIST

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

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

### PART A

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

### PART B

- Specify purpose:  Amount:  Code ☐ Non-Code ☐
- Specify purpose:  Amount:  Code ☐ Non-Code ☐
- Specify purpose:  Amount:  Code ☐ Non-Code ☐
- Specify purpose:  Amount:  Code ☐ Non-Code ☐

### PART C

Is the loan a Code loan? YES ☐ NO ☐

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

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

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

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

Signature:  Applicant Name  Date:

Signature:  Applicant Name  Date:

# LOAN APPLICATION

## DECLARATION AS TO PURPOSE OF CREDIT

### \*Please Read Carefully

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

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

Please cross applicable box ( ) ☐ **Acc 1 / Split 1** ☐ **Acc 2 / Split 2** ☐ **Acc 3 / Split 3** ☐ **Acc 4 / Split 4**

### IMPORTANT

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

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

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

**Signature:** \_\_\_\_\_

Applicant Name

Date:

**Signature:** \_\_\_\_\_

Applicant Name

Date:

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

## JOINT NOMINATION FORM

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

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

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

### Nomination:

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

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

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

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

The lender may charge an additional service fee for documents or notices that must be sent separately to individual borrowers.

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

Address:

Suburb:

State:

Postcode:

**Signature:** \_\_\_\_\_

Applicant Name

Date:

**Signature:** \_\_\_\_\_

Applicant Name

Date: