

**Commercial Corporate Finance Pty Ltd  
t/as The Financier (AUS)**



Suite 102, Level 1, 282 Oxford Street, Bondi Junction NSW 2022  
Ph: 02 9388 0950 Fax: 02 9388 0954  
Email: [info@thefinancier.com.au](mailto:info@thefinancier.com.au) Web: [www.thefinancier.com.au](http://www.thefinancier.com.au)

Dear

Thank you for selecting The Financier (AUS) to assess and implement a financial vehicle to meet your needs. Our objective is not only to arrange finance but also to provide professional and personalised service.

In order for your application to continue, we will require the following: -

## REQUIREMENTS FOR LOAN PROCESSING

### Applicant 1

- Two recent Pay Slips or Letter of Employment for individuals
- The latest two years Group Certificates or Tax Returns (not assessments) for individuals
- Last two years Tax Returns for Company or Partnerships with two years Balance Sheets and detailed Profit & Loss.
- S.21 Form – “Acceptable Referee” Identification form or 100 point Identification
- Statements evidencing Balance of Funds to complete purchase and costs. Loans > 80% of purchase price will require evidence of a regular savings pattern over a minimum of six months
- Evidence of Rental income (if any)
- Front page of contract of sale for property purchase executed at least by the vendor
- Council and Water rates Notice for any existing properties shown in asset details
- if re-financing copy of existing Loan Statements for last 6-12 months evidencing loan repayments have been made on time & in full and up to date
- \$\_\_\_\_\_ application fee.
- Applicants e-mail address
- Acknowledgement of Reliance Form (where applicable for Low Doc Loans)
- First Home Owners Grant application form (with direction to pay form)

### Applicant 2

- Two recent Pay Slips or Letter of Employment for individuals
- The latest two years Group Certificates or Tax Returns (not assessments) for individuals
- Last two years Tax Returns for Company or Partnerships with two years Balance Sheets and detailed Profit & Loss.
- S.21 Form – “Acceptable Referee” Identification form or 100 point Identification
- Statements evidencing Balance of Funds to complete purchase and costs. Loans > 80% of purchase price will require evidence of a regular savings pattern over a minimum of six months
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**CORPORATE PARTICULARS** If loan is to be in Company Name or act as Guarantor (if applicable)

Company Name:	<input type="text"/>		
ACN / ABN:	<input type="text"/>	Capacity:	Company / Trust
Registered Address:	<input type="text"/>		
Trading Address:	<input type="text"/>		

**PERSONAL DETAILS**

<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor (please select one)	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor (please select one)
<input type="checkbox"/> PAYG	<input type="checkbox"/> Self Employed	<input type="checkbox"/> PAYG	<input type="checkbox"/> Self Employed
Title	Surname	Title	Surname
First Name	Middle Name	First Name	Middle Name
Date Of Birth / /	Sex	Martial Status	Date Of Birth / /
Drivers Licence No.	Expiry date / /	Drivers Licence No.	Expiry date / /
No. Of Dependants	Ages	No. Of Dependants	Ages
Residential Address		Residential Address	
Suburb	State	Postcode	Suburb
State	Postcode	Years there	Telephone No. (Home) ( )
Telephone No. (Work) ( )	Mobile No. ( )	Telephone No. (Work) ( )	Mobile No. ( )
Facsimile No. ( )	Email Address	Facsimile No. ( )	Email Address
Previous Address (If current less than 3 years)		Previous Address (If current less than 3 years)	
Suburb	State	Postcode	Suburb
State	Postcode	Name of current employer	Name of current employer
Employers Address		Employers Address	
Occupation	Commencement Date / /	Occupation	Commencement Date / /
If less than 3 years, previous employer/s name and Length of service		If less than 3 years, previous employer/s name and Length of service	

**FUNDS POSITION**

Funds Required		Funds Available	
Purchase Price	\$	Sale Proceeds	\$
Discharge Present Debt	\$	Cash / Savings Contribution	\$
Legals	\$	Gift	\$
Stamp Duty etc	\$	Loan Amount Sought	\$
Others	\$	Other (eg.FHOG)	\$
<b>TOTAL</b>	<b>\$</b>	<b>TOTAL</b>	<b>\$</b>

## LOAN REQUIREMENTS

Split 1		Split 2 <input type="checkbox"/>		Split 3 <input type="checkbox"/>		Split 4 <input type="checkbox"/>	
<b>Purpose of Loan:</b>		<b>Purpose of Loan:</b>		<b>Purpose of Loan:</b>		<b>Purpose of Loan:</b>	
Purchase of Owner Occupied <input type="checkbox"/>	<input type="checkbox"/>	Purchase of Owner Occupied <input type="checkbox"/>	<input type="checkbox"/>	Purchase of Owner Occupied <input type="checkbox"/>	<input type="checkbox"/>	Purchase of Owner Occupied <input type="checkbox"/>	<input type="checkbox"/>
Purchase of investment <input type="checkbox"/>	<input type="checkbox"/>	Purchase of investment <input type="checkbox"/>	<input type="checkbox"/>	Purchase of investment <input type="checkbox"/>	<input type="checkbox"/>	Purchase of investment <input type="checkbox"/>	<input type="checkbox"/>
Refinance of Owner Occupied <input type="checkbox"/>	<input type="checkbox"/>	Refinance of Owner Occupied <input type="checkbox"/>	<input type="checkbox"/>	Refinance of Owner Occupied <input type="checkbox"/>	<input type="checkbox"/>	Refinance of Owner Occupied <input type="checkbox"/>	<input type="checkbox"/>
Refinance of investment <input type="checkbox"/>	<input type="checkbox"/>	Refinance of investment <input type="checkbox"/>	<input type="checkbox"/>	Refinance of investment <input type="checkbox"/>	<input type="checkbox"/>	Refinance of investment <input type="checkbox"/>	<input type="checkbox"/>
Construction <input type="checkbox"/>	<input type="checkbox"/>	Construction <input type="checkbox"/>	<input type="checkbox"/>	Construction <input type="checkbox"/>	<input type="checkbox"/>	Construction <input type="checkbox"/>	<input type="checkbox"/>
Other..... <input type="checkbox"/>	<input type="checkbox"/>	Other..... <input type="checkbox"/>	<input type="checkbox"/>	Other..... <input type="checkbox"/>	<input type="checkbox"/>	Other..... <input type="checkbox"/>	<input type="checkbox"/>
<b>Amount of Loan</b>	<b>\$</b>	<b>Amount of Loan</b>	<b>\$</b>	<b>Amount of Loan</b>	<b>\$</b>	<b>Amount of Loan</b>	<b>\$</b>
<b>Facility Required:</b>		<b>Facility Required:</b>		<b>Facility Required:</b>		<b>Facility Required:</b>	
Principal & Interest <input type="checkbox"/>	<input type="checkbox"/>	Principal & Interest <input type="checkbox"/>	<input type="checkbox"/>	Principal & Interest <input type="checkbox"/>	<input type="checkbox"/>	Principal & Interest <input type="checkbox"/>	<input type="checkbox"/>
Interest Only <input type="checkbox"/>	for.... years	Interest Only <input type="checkbox"/>	for.... years	Interest Only <input type="checkbox"/>	for.... years	Interest Only <input type="checkbox"/>	for.... years
Line of Credit <input type="checkbox"/>	for.... years	Line of Credit <input type="checkbox"/>	for.... years	Line of Credit <input type="checkbox"/>	for.... years	Line of Credit <input type="checkbox"/>	for.... years
<b>Interest Rate:</b>		<b>Interest Rate:</b>		<b>Interest Rate:</b>		<b>Interest Rate:</b>	
Fixed Rate <input type="checkbox"/>	for.... years	Fixed Rate <input type="checkbox"/>	for.... years	Fixed Rate <input type="checkbox"/>	for.... Years	Fixed Rate <input type="checkbox"/>	for.... Years
Variable Rate <input type="checkbox"/>		Variable Rate <input type="checkbox"/>		Variable Rate <input type="checkbox"/>		Variable Rate <input type="checkbox"/>	
Interest Rate .....	%	Interest Rate .....	%	Interest Rate .....	%	Interest Rate .....	%
<b>Total Loan Amount</b>		<input style="width: 100%; height: 20px;" type="text"/>					
<b>Date Required to Settle</b>		<input style="width: 100%; height: 20px;" type="text"/>					

## FINANCIAL DETAILS

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary.

Annual Income	
Gross Salary 1	\$ <input style="width: 80%;" type="text"/>
Gross Salary 2	\$ <input style="width: 80%;" type="text"/>
Rental 1	\$ <input style="width: 80%;" type="text"/>
Rental 2	\$ <input style="width: 80%;" type="text"/>
Taxable Income (if self employed)	\$ <input style="width: 80%;" type="text"/>
Depreciation	\$ <input style="width: 80%;" type="text"/>
Other	\$ <input style="width: 80%;" type="text"/>
Other	\$ <input style="width: 80%;" type="text"/>
Other	\$ <input style="width: 80%;" type="text"/>
<b>TOTAL</b>	<b>\$</b> <input style="width: 80%; border: 2px solid black;" type="text"/>

Assets & Liabilities					
	VALUE	MONTHLY PAYMENTS	AMOUNT OWING	FINANCIER/ INSTITUTION	REFINANCE/ Being repaid
Residence	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Furniture	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Vacant Land	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Rental Property	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Rental Property	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
M/Vehicle	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
M/Vehicle	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Savings	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Credit Card Limit	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Credit Card Limit	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Superannuation	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Other car	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
If renting monthly rent	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Other	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Other	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
Other	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>	\$ <input style="width: 80%;" type="text"/>		<input type="checkbox"/>
<b>TOTAL</b>	<b>\$</b> <input style="width: 80%; border: 2px solid black;" type="text"/>	<b>\$</b> <input style="width: 80%; border: 2px solid black;" type="text"/>	<b>\$</b> <input style="width: 80%; border: 2px solid black;" type="text"/>		

## SECURITY PROPERTY DETAILS

<b>Property 1</b>			
Usage <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>			
Name/s to be on title (at settlement) <input type="text"/>			
<input type="text"/>			
Address of Property <input type="text"/>			
State <input type="text"/>	Postcode <input type="text"/>	Land Size (if > 2ha) <input type="text"/>	
Contact Name to arrange valuation / access <input type="text"/>			
Phone <input type="text"/>	Mobile <input type="text"/>		
Estimated Value of Security \$ <input type="text"/>			

<b>Property 2</b>			
Usage <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>			
Name/s to be on title (at settlement) <input type="text"/>			
<input type="text"/>			
Address of Property <input type="text"/>			
State <input type="text"/>	Postcode <input type="text"/>	Land Size (if > 2ha) <input type="text"/>	
Contact Name to arrange valuation / access <input type="text"/>			
Phone <input type="text"/>	Mobile <input type="text"/>		
Estimated Value of Security \$ <input type="text"/>			

## YOUR SOLICITORS (OR REPRESENTATIVE) DETAILS

Name of Firm <input type="text"/>	Contact Name <input type="text"/>
Address <input type="text"/>	Phone <input type="text"/>
State <input type="text"/> Postcode <input type="text"/> DX <input type="text"/>	Email <input type="text"/>

## YOUR ACCOUNTANTS DETAILS

Name of Firm <input type="text"/>	Contact Name <input type="text"/>
Address <input type="text"/>	Phone <input type="text"/>
State <input type="text"/> Postcode <input type="text"/>	Email <input type="text"/>

## METHOD OF PAYMENT

The applicant(s) will agree to pay part of the application fee at the time of application. Any outstanding fee must be paid on settlement. The application fee is refundable in the case of the loan being declined except where the approval is issued for a lower amount than applied for. In these cases we will deduct from the application fee the cost of valuation and refund the balance.

Cash <input type="checkbox"/>	Cheque <input type="checkbox"/>	Credit Card Number <input type="text"/>
Mastercard <input type="checkbox"/>	Card Holders Name <input type="text"/>	
Visa <input type="checkbox"/>	Signature <input type="text"/>	
Credit Card Expiry Date <input type="text"/>	Amount \$ <input type="text"/>	CCV Number (on back of card) <input type="text"/>

## APPLICANT DECLARATION AUTHORITY AND ACKNOWLEDGEMENT *(Please circle)*

Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years? If YES, please provide details.	YES / NO
Are you a Guarantor for any other loan ?	YES / NO
Have you, or the co-applicant, ever had a judgement entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? If YES, provide details	YES / NO

## PRIVACY ACT and GENERAL CONSENT

Commercial Corporate Finance Pty Ltd t/as The Financier (AUS) ABN 65 111 820 903 (The Originator)  
PRIME Pty Ltd – ABN 31 098 680 623 (The Manager)

The Applicant/s acknowledge that I/we have made an application for credit from the Originator/Manager.

The Guarantors, if applicable, acknowledge that I/we have offered to support the Applicants' application for credit.

I/We by signing below in "Borrower's Signature" agree that the Originator/Manager (and any other financier who at any time provides or has any interest in the credit) can do any of the following at any time.

1. **Commercial credit information.** Seek and use commercial credit information about me/us to assess an application for consumer credit or commercial credit.
2. **Consumer information.** Seek and use consumer credit information about me/us to assess an application for commercial credit or consumer credit.
3. **Collection of overdue payments.** Seek and use a credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
4. **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, ratings agencies, payment system operators, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers.
5. **Exchange of information between credit providers.** Seek from and use or give to another credit provider (including any other credit provider who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator/Manager may provide a reference on me/us.
6. **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 credit information.
7. **Provide information to credit reporting agencies.** Give to a credit reporting agency personal or commercial information about me/us. The information includes identity particulars; the fact that credit has been applied for and the amount; the fact that the Originator/Manager is a current credit provider to you; payments which become overdue more than 60 days, and for which collection has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonored more than once; in specific circumstances that in the opinion of the Originator/Manager, you have committed a serious credit infringement; and the credit provided to you by the Originator/Manager has been paid or otherwise discharged.
8. **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.
9. **Provide information to guarantors.** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us.

I/We also understand and agree that the Originator/Manager may be paid and retain fees, margins and commission in respect of the credit arranged by the Originator/Manager in consideration for its role as Mortgage Originator and Mortgage Manager.

Contact details for the mortgage insurers are as follows:

PMI Mortgage Insurance Ltd (ABN 70 000 511 071) PMI Indemnity Limited (ABN 49 000 781 171) Level 23, 50 Bridge Street, Sydney NSW 2000 Toll-Free call 1300 367 764	GE Mortgage Insurance Company Pty Ltd (ABN 60 106 974 305) Level 23, 259 George Street, Sydney NSW 2000 Tel: (02) 9247 8677
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If you complete this application you may supply us with information, which is personal information subject to the Privacy Act.

You can contact us by telephoning us on 02 9388 0950, writing addressed to The Financier (AUS), Suite 102, Level 1, 282 Oxford Street, Bondi Junction NSW 2022.

We collect your personal information to:

- assess your application and provide this product and related services to you.
- monitor, audit, evaluate and otherwise administer this product and related services
- offer products of a similar type which we expect may be of interest to you
- provide information about The Financier (AUS) products and services to you

Your personal information may be provided to our funders and third party service providers which provide services in connection with this product and related services, including (but not limited to) mortgage insurers, mortgage managers, card and PIN producers, loan statement producers and ratings agencies.

The information you provide on this form may, from time to time, be used to provide information to you about products and services. If you would prefer not to receive information of this nature please call us.

If you do not provide us with all of the information required in this application form we may not be able to process or accept your application. Specifically, we are required to collect the information in the form entitled "Identification Record for Signatory to an Account - Reference from an Acceptable Referee" by the Financial Transaction Reports Act 1988. If you fail to provide this information you may not be able to make withdrawals from your loan account.

You can contact us and request access to your personal information. 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 can obtain a copy of our privacy statement by requesting it from us.

**PRIVACY ACT and GENERAL CONSENT (continuing)**

**Borrower's Signature**

I/We the undersigned:

- supply the details contained in this application for the purpose of enabling The Financier (AUS) to determine whether to grant me/us a loan.
- understand and acknowledge that the submission of this application does not imply any acceptance by The Financier (AUS) to grant me/us a loan.
- understand that any decision of The Financier (AUS) to accept this application is made in reliance on the information given by me/us in this application and that The Financier (AUS) reserves the right to accept or refuse this application in its absolute discretion.
- authorise The Financier (AUS) to make any inquiries in relation to this application The Financier (AUS) considers necessary.
- hereby apply for the finance described herein to be secured by mortgage on the property described herein and represent that all statements made in this application are true and made for the purpose of obtaining finance. Verification may be obtained from any source named herein.
- further acknowledge that any advisor, broker, agent or other person who introduces the Borrower to The Financier (AUS) is not an agent of The Financier (AUS) and does not have the authority to bind The Financier (AUS) or to vary the terms of the loan.
- acknowledge that the establishment fee is to be paid on lodgement of the application for finance. If the loan does not proceed, the establishment fee less any costs incurred in assessing the application will be refunded.
- confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in their own handwriting.

<b>Signed by:</b>	Dated the	<input type="text"/>	day of	<input type="text"/>	20__
Applicant 1	<input type="text"/>	Guarantor 1	<input type="text"/>		
Applicant 2	<input type="text"/>	Guarantor 2	<input type="text"/>		

To be signed by each Applicant and each Guarantor

Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to:

- i) A penalty of imprisonment and/or fine
- ii) Requirement to pay the full loan amount immediately on demand

**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 predominantly for investment or business purpose (or for both purposes).

**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.

First borrower signature	<input type="text"/>	First borrower name (please print)	<input type="text"/>
		Date	<input type="text"/>
Second borrower signature	<input type="text"/>	Second borrower name (please print)	<input type="text"/>
		Date	<input type="text"/>

**JOINT BORROWER 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 do not have to each receive their own copy of any notices and other documents). Each borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document under the Consumer Credit Code.

By signing below, you give up the right to be provided with information direct from the credit provider or *The Financier (AUS)* and nominate one of you to receive this information.

**Nomination**

We nominate \_\_\_\_\_ (full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of all of us.

Please note the following:

1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.
2. Only a person who is a Borrower may be the person nominated.
3. Any Borrower who has signed this form can advise the credit provider or *The Financier (AUS)* at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or *The Financier (AUS)* will from then on provide each joint Borrower with their own separate copy of any notice or other document under the Consumer Credit Code.
4. This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors.

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

Address	<input type="text"/>		
State	<input type="text"/>	Postcode	<input type="text"/>
First borrower signature	<input type="text"/>	Second borrower signature	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

# REPAYMENT AND TRANSACTION AUTHORITY

**To:** Perpetual Trustees Australia Ltd

**Applicants:** \_\_\_\_\_

I/We the applicants, refer to the proposed loan set out in this loan application and hereby confirm the following accounts are to be established based on the information below:

**Product:**    Standard\*    All in One    Line of Credit    Combo    Pro Plus    Land\*    Construction\*

## Method of Repayment

Please indicate for each account how you intend to make your regular repayments.

			<b>Direct Debit</b> <i>please tick if applicable (payment details to be completed on Direct Debit Form)</i>	<b>Salary Credit</b> <i>please tick if applicable</i>	<b>Take Repayment from*</b>
ACCOUNT 1	\$	Where applicable cash cards, deposit cards and cheque books will be attached to account 1, unless stated otherwise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Account 2 <input type="checkbox"/> Account 3
ACCOUNT 2	\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Account 1 <input type="checkbox"/> Account 3
ACCOUNT 3* <i>only for line of credit products</i>	\$		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Account 1 <input type="checkbox"/> Account 2

## Phone Internet and Access

I/We confirm that transactions on the loan account via Telephone Access and/or Internet Access are to be made into the following nominated accounts. (Standard – only one account to be nominated).

BSB	Account No.	Account Name
1. _____ - _____	_____	_____
2. _____ - _____	_____	_____
3. _____ - _____	_____	_____
4. _____ - _____	_____	_____

**Cash Card Access^:**    all borrowers    listed borrower/s only:

**Only available on selected products**

^ access is linked to Account 1 unless otherwise specified    if Company, guarantor who is a Director

**Cheque Book^:**    all borrowers    listed borrower/s only:

**Only available on selected products**

^ access is linked to Account 1 unless otherwise specified    if Company, guarantor who is a Director

\_\_\_\_\_  
Applicant 1 Signature

\_\_\_\_\_  
Applicant 2 Signature

**Failure to complete this form may result in delays in the settlement of your facility**

\* Cash Card not available on products

## LOAN PURPOSE CHECK LIST

### EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S) EACH BORROWER MUST COMPLETE THIS SECTION

It is possible that your proposed loan may be regulated by the Consumer Credit Code ("the Code"). The Code applies (inter alia) where:

- (a) credit is provided under a contract;
- (b) the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- (c) the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature.

#### PART A

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information:			
1.	Are any of the borrowers natural persons as described above ?	YES <input type="checkbox"/>	NO <input type="checkbox"/>
2.	Are any of the borrowers a corporation? If yes, <b>do not complete</b> Part B and Part C.	YES <input type="checkbox"/>	NO <input type="checkbox"/>
3.	Is the borrower a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes) ?	YES <input type="checkbox"/>	NO <input type="checkbox"/>

#### PART B

	The purpose of this proposed loan is:	LOAN AMOUNT SOUGHT \$
4.	To purchase a residence for owner-occupation.	\$
5.	To refinance an owner-occupied residence for personal use.	\$
6.	To refinance an owner-occupied residence for business use.	\$
7.	To purchase a property for investment purposes.	\$
8.	To refinance a property for investment purposes.	\$
9.	To finance the construction of a residence to be owner-occupied.	\$
10.	To finance the construction of a property for investment purposes.	\$
11.	To provide a line of credit for personal use.	\$
12.	To provide a line of credit for business/ investment use.	\$
13.	To have available credit to make personal purchases.	\$
14.	To provide funds for future investment use.	\$
15.	To provide funds for future personal use.	\$
16.	Other	\$
<b>Total Loan:</b>		<b>\$</b>

#### PART C

Do you believe that the borrower is likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed ?

YES                       NO

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Declaration as to Purpose.

**Important Notice:** If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower.

First borrower signature <input style="width: 100%; height: 25px;" type="text"/>	First borrower name (please print) <input style="width: 100%; height: 25px;" type="text"/>
	Date <input style="width: 100%; height: 25px;" type="text"/>
Second borrower signature <input style="width: 100%; height: 25px;" type="text"/>	Second borrower name (please print) <input style="width: 100%; height: 25px;" type="text"/>
	Date <input style="width: 100%; height: 25px;" type="text"/>

# Borrower Declaration



## ACKNOWLEDGEMENT OF RELIANCE ON INFORMATION PROVIDED BY BORROWER

To: The Financier (AUS) (ABN 65 111 820 903) ("Mortgage Manager")  
Perpetual Trustees Australia Limited (ABN 86 000 431 827) ("Perpetual")

How to complete this form

- This form can be used for all Stated Income loans
- For 'Stated Income 65'\* loans please complete sections A and C only
- For all other loans please complete sections A, B and C

### SECTION A

Borrower 1:	<input type="text" value="[insert borrower's name]"/>	<input type="text" value="[insert ABN]"/>
Borrower 2:	<input type="text" value="[insert borrower's name]"/>	<input type="text" value="[insert ABN]"/>

### SECTION B (Do not complete for 'Stated Income 70'\* loans)

Statement of Assets and Liabilities for each Borrower as at

	Borrower (1)	Borrower (2)
Self employed - Personal income (per annum)	\$	\$
+ Current rent received	\$	\$
TOTAL	\$	\$

### SECTION C

I / We acknowledge:

- that the size of the loan applied for in this application for finance ("Loan Application") is

and is to be repaid by way of indicative monthly repayments of

This repayment amount is calculated at the current indicative rate of  
and over a loan term of 30 years.

- that I/we have requested Perpetual to not require documentary evidence of my/our income, outgoings, assets and liabilities.
- that Perpetual have relied upon the 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 Perpetual to assess my/our ability to make loan repayments and approve my/our Loan Application.
- that neither Perpetual or the Mortgage Manager have independently verified the information provided by me/us in or with Loan Application.
- and 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 any undue financial hardship.

Dated:

Borrower's Signature

Borrower's Signature